

UDAYNARAYANPUR- AMTA CO-OP CREDIT SOCIETY LTD.

Udaynarayanpur Howrah

Reg: No - 16 Dated - 16-12-1985

Circular date - 21-06 -2020

Rate of Interest on Deposit (w.e.f.24-06-2020)



Sl. No.	Deposit	Percent per annum	
		General	Sr.Citizen
1)	Current Deposit	Nil	
2)	Savings Deposit	4.00%	
3)	Fixed Deposit :-		
i)	30 days to 45 days	4.00%	
ii)	46 days to 90 days	4.25%	
iii)	91 days to 180 days	4.50%	
iv)	181 days to 210 days	5.25%	
v)	211 days to 364 days	5.50%	
vi)	1 year	6.15%	6.50%
vii)	Above 1 year to less than 2 year	6.25%	6.50%
viii)	Above 2 year to less than 3 year	6.25%	6.50%
ix)	3 year to less than 5 year	6.00%	6.20%
x)	above 5 years	6.00%	6.20%
4)	M. I. S. (Monthly income scheme) :-	General	Sr.Citizen
i)	for 3 years	6.25%	6.50%
ii)	for 6 years	6.25%	6.75%
	(Bonous @10% after maturity for 6 years		
	Minimum Rs.50000/- and multiple rs. 1000/-		
	Premature case:-		
	i) Penalty for 1yr.to less than 3 yrs.2% of total deposit		
	ii) Above 3 yrs.Rs. 1% of total deposit		
5)	Double Benefit Scheme (DBS) 10 -1/2 years		
	Minimum Rs.5000/- and multiple rs. 1000/- @6.65%		
6)	Daily Deposit :-		
i)	On maturity for 3 years	4.5%	
ii)	for 2 years	3%	
iii)	for 1 years	Nil	
	Premature case below 6 month penalty 2%		
	Premature case 6 month to less than 1 year penalty 1%		
7)	In case of Staff Deposit (for term deposit) 1% above applicable rate		

Recurring Deposit :-

Amount	12 months	24 months	36 months	48 months	60 months	72 months
	6.15%	6.25%	6.00%	6.00%	6.00%	6.00%
100	1240.00	2562.00	3951.00	5433.00	7006.00	8676.00
200	2481.00	5123.00	7903.00	10867.00	14013.00	17351.00
500	6202.00	12809.00	19757.00	27167.00	35031.00	43379.00
1000	12405.00	25618.00	39514.00	54334.00	70063.00	86757.00

8) Rate of Interest for Loans & Advances :-

	Current	Overdue
i) M.T.Loan	12.25%	13.25%
ii) House Building.Loan	10.50%	11.50%
iii) Cash credit Loan	12.75%	13.75%
iv) NSC/KVP/Govt.Security	11.00%	12.00%
v) Daily Deposit Loan	9.50%	10.50%

Chairman

Secretary

Manager 21/06/2020