

KAMDHENU PARIVAR SURAKSHA PLANS (KPSP)				
ONE TIME INVESTMENT (MINI - Rs. 10,000/-)	MATURITY AFTER 05 YEARS 1,00,000	MATURITY AFTER 10 YEARS 1,50,000	MATURITY AFTER 15 YEARS 2,00,000	MATURITY AFTER 20 YEARS 2,50,000
MONTHLY DEPOSIT Mini : Rs 1,250 For 05 Years	MATURITY AFTER 05 YEARS 1,50,000	MATURITY AFTER 10 YEARS 2,00,000	MATURITY AFTER 15 YEARS 2,50,000	MATURITY AFTER 20 YEARS 3,00,000
ONE TIME INVESTMENT (MINI - Rs. 2,500/-)	MATURITY AFTER 05 YEARS 2,00,000	MATURITY AFTER 10 YEARS 3,00,000	MATURITY AFTER 15 YEARS 4,00,000	MATURITY AFTER 20 YEARS 5,00,000
MONTHLY DEPOSIT Mini : Rs 2,500 For 05 Years	MATURITY AFTER 05 YEARS 3,00,000	MATURITY AFTER 10 YEARS 4,00,000	MATURITY AFTER 15 YEARS 5,00,000	MATURITY AFTER 20 YEARS 6,00,000

Fixed deposit and recurring deposit terms & conditions will be applied for these plans

KAMDHENU LAKHPATI PLAN (KL)				
Deposit For 1825 Days				
Deposit Rs.	50	95	145	195
Maturity After 1825 Days				
You Get	100000	200000	300000	400000

KAMDHENU LAKHPATI PLAN (KL)				
Monthly Deposit				
	24	36	48	60
Deposit Rs.	3740	2350	1650	1320
You Get Rs.100000	On 25th Month	on 37th Month	on 49th Month	on 61st Month

*TERMS & CONDITIONS APPLY

*LOAN AVAILABLE <small>(Secured Loan And Also a *Hard Loan Apply)</small>				
*PERSONAL LOAN	*DEPOSIT LOAN	*GOLD LOAN	*MORTGAGE LOAN	

Note - Terms & Conditions of the all plan can be changed by the management without any prior notice

KAMDHENU MULTI STATE AGRO CO-OPERATIVE SOCIETY LIMITED

Head Office :
Shop No 03, Shree Krishna Heavens, Subhash Nagar, Near Fatima High School,
Belavali, Badlapur (w) Thane - 421503, Maharashtra, India.



KAMDHENU MULTI STATE AGRO CO-OPERATIVE SOCIETY LIMITED

Registered Under Government Of India Multi State Co-operative Society Act 2002

KAMDHENU RECURRING DEPOSIT PLAN (KRD)

MONTHLY DEPOSIT AMOUNT	12 MONTHS 9.70% P.A.		24 MONTHS 10% P.A.		36 MONTHS 10.25% P.A.		48 MONTHS 10.50% P.A.		60 MONTHS 11.00% P.A.	
	Deposit Amount	Product Value	Deposit Amount	Product Value	Deposit Amount	Product Value	Deposit Amount	Product Value	Deposit Amount	Product Value
500	6,000	6,322	12,000	13,322	18,000	21,120	24,000	29,869	30,000	40,557
1,000	12,000	12,644	24,000	26,644	36,000	42,241	48,000	59,737	60,000	81,115
2,000	24,000	25,288	48,000	53,288	72,000	84,487	96,000	1,19,475	1,20,000	1,62,229
3,000	36,000	37,933	72,000	79,932	1,08,000	1,26,722	1,44,000	1,79,212	1,80,000	24,3344
4,000	48,000	50,577	96,000	1,06,576	1,44,000	1,68,963	1,92,000	2,38,950	2,40,000	32,4459
5,000	60,000	63,221	1,20,000	1,33,220	1,80,000	2,11,204	2,40,000	2,98,687	3,00,000	40,5573

***TERMS & CONDITIONS:**

- Recurring account can be open with minimum of rs. 500 and in multiples of rs 50.
- Interest calculation yearly compounding rate of interest
- Defaulters will be charged at the rate of 2% per month instalment with a maximum period of three months. After this the total deposited amount will be paid back to the investor after the lock in period with the following rate of interest: 6 to 8 months no interest, 9 to 11 months @4.5% p.a., 12 to 18 months @5% p.a., 19 to 24 months @5.5% p.a., 25 to 29 months @6% p.a.
- The monthly deposit of instalment will attract a grace period of 15 days, after which the rd will be considered as an irregular account and will attract late fee.
- Irregular account cannot opt for premature payment.

***PREMATURE WITHDRAWAL TERMS & CONDITION**

- Up to 24 months rd no premature withdrawal is allowed.
- 28 months rd premature withdrawal is allowed only after completion of 18 months where an investor will attract interest of offer 5.5% p.a. only
- 48 months rd premature withdrawal is allowed only after completion of 24 months where an investor will attract interest of 5% p.a. only.
- 60 months rd premature withdrawal is allowed only after completion of 30 months where an investor will attract interest of 6% p.a. only

KAMDHENU FIXED DEPOSIT PLANS (KFD)

RS DEPOSIT	12 Months 365 Days	24 Months 730 Days	36 Months 1095 Days	72 Months 2190 Days
		9%	10%	11%
10000	10900	12100	13542	20000
20000	21800	24200	27084	40000
50000	54500	60500	67710	100000
100000	109000	121000	135420	200000
200000	218000	242000	270840	400000
500000	545000	605000	677100	1000000

***TERMS & CONDITIONS:**

- Minimum fixed deposits would start with rs.5,000 interest calculated on yearly compounding rate

***PREMATURE WITHDRAWAL TERMS & CONDITION**

- For 12 month FD no premature withdrawal
- For 24 month FD no premature withdrawal before 18 months and after 18 months interest of 5% will be applicable
- For 36 month FD no premature withdrawal before 30 months and after 30 months interest of 5% will be applicable
- For 72 months FD no premature withdrawal before 30 months and after 30 months interest of 5.5% will be applicable

Note : Terms & Conditions of the all plan can be changed by the management without any prior notice

KAMDHENU DAILY RECURRING DEPOSIT PLANS (KDRD)

RS DEPOSIT	12 Months 365 Days		24 Months 730 Days		36 Months 1095 Days		72 Months 2190 Days	
	10	3650	3741.25	7300	7482.5	10950	11223.750	21900
50	18250	18530.654	36500	37522.4698	54750	56986.925	91250	97381.095
100	36500	37061.307	73000	75044.93959	109500	113973.850	182500	194762.192
150	54750	55591.961	109500	112567.4094	164250	170960.775	273750	292143.287
200	73000	74122.614	146000	150089.8792	219000	227947.701	365000	389524.383
300	109500	111183.92	219000	225134.8188	328500	341921.551	547500	584286.575
400	146000	148245.23	292000	300719.7584	438000	455895.402	730000	779048.768
500	182500	185306.54	365000	375224.698	547500	569869.252	912500	973810.959
600	219000	222367.84	438000	450269.6375	657000	683843.103	1095000	1168573.152
700	255500	259429.15	511000	525314.5771	766500	797816.953	1277500	1363335.344
800	292000	296490.64	584000	600359.5167	876000	911790.803	1460000	1558097.536
900	328500	333551.77	657000	675404.4563	985500	1025764.654	1642500	1752859.728
1000	365000	370613.07	730000	750449.3959	1095000	1139738.505	1825000	1747621.92

***TERMS & CONDITIONS:**

- Collections to be done minimum of 30 days in a month.
- No premature before 90 days.
- No interest payable on pre-maturity from 3 to 9 months service charge of 2% will be deducted from the deposited amount.
- No deduction after 6 months & before 9 months, no interest payable.
- No deduction after 9 months and before 12 months, interest 2% p.a. only will be applicable.

KAMDHENU FUTURE PLANS (KFP)

Deposit Rs. 1000 Per Month for 60 Months Get Rs.1000 from 61 Months To 180 Months After Maturity (Next Month) you get 90000/-	Deposit Rs. 1500 Per Month for 60 Months Get Rs.1500 from 61 Months To 180 Months After Maturity (Next Month) you get 90000/-	Deposit Rs. 50000 Per year for 5 years Get Rs.4100 for next 120 months After Maturity (Next Month) you get 250000/-
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***TERMS & CONDITIONS:**

- No premature withdrawal
- Collection to before minimum 1st week of the month
- Defaulters will have to pay late fees at 5% p.m

Note : Terms & Conditions of the all plan can be changed by the management without any prior notice