

वार्षिक सामान्य बैठक दिनांक 07 / 10 / 2023

**INTEREST CALCULATION ON PREMATURE
Recurring Deposit Scheme W.E.F. 08-07-2023**

BEFORE 6 MONTHS	NIL
6 TO BEFORE 12 MONTH	@ 5.25 %
12 TO BEFORE 24 MONTH	@ 5.75 %
24 AND ABOVE	@ 6.5 %

RECURRING DEPOSIT SCHEME W.E.F. 08/07/2023

DEPOSIT	12 MONTHS	24 MONTHS	36 MONTHS
AMOUNT (Rs.)	@ 6.5 %	@ 7 %	@ 7.75 %
1,000.00	12,423.00	25,750.00	40,301.00
1,500.00	18,634.00	38,625.00	60,452.00
2,000.00	24,845.00	51,500.00	80,603.00
2,500.00	31,056.00	64,375.00	100,753.00
3,000.00	37,268.00	77,250.00	120,904.00
3,500.00	43,479.00	90,125.00	141,054.00
4,000.00	49,690.00	103,000.00	161,205.00
4,500.00	55,901.00	115,875.00	181,356.00
5,000.00	62,113.00	128,750.00	201,506.00

**Very Urgent Loan 2 Months Gross Salary Maximum 2 Lacs
General Loan 5 Months Gross Salary Maximum 5 Lacs
EMI on Loan amount of one lac (Interest @ 9.25% pa W.E.F. 08/07/2023)**

NO.OF INST.	E.M.I.	NO.OF INST.	E.M.I.	NO.OF INST.	E.M.I.	NO.OF INST.	E.M.I.
5	20,465	13	8,114	21	5,176	29	3,861
6	17,119	14	7,563	22	4,959	30	3,746
7	14,730	15	7,085	23	4,761	31	3,639
8	12,937	16	6,667	24	4,580	32	3,538
9	11,544	17	6,299	25	4,413	33	3,444
10	10,429	18	5,971	26	4,259	34	3,355
11	9,517	19	5,678	27	4,117	35	3,271
12	8,757	20	5,415	28	3,984	36	3,192

**SANCTIONED LOAN RECOVERY CHART W.E.F.08/07/2023
Very urgent 2 Months or 2 lacs & General Loan 5 Months of 5 Lacs**

Length of Service in years	Loan (Rs.) Amount	EMI (Principal + Interest) in Rupees Rate of Interest @ 9.25% (W.E.F.08/07/2023)					
		6 Month	12 Month	18 Month	24 Month	30 Month	36 Month
1 & above	50,000	8,560	4,378	2,986	2,290	1,873	
-do-	100,000	17,119	8,757	5,971	4,580	3,746	3,192
-do-	200,000	34,238	17,513	11,942	9,160	7,493	6,383
-do-	300,000	51,358	26,270	17,914	13,740	11,239	9,575
3 & above	400,001	68,477	35,027	23,885	18,320	14,985	12,767
-do-	450,000	77,036	39,405	26,871	20,610	16,859	14,362
-do-	500,000	85,596	43,784	29,856	22,900	18,732	15,958