

**GENERAL INSURANCE EMPLOYEES' CO-OPERATIVE
CREDIT SOCIETY LTD., LUCKNOW.**

FIXED DEPOSIT SCHEME			
YEARLY COMPOUNDING W.E.F.01/01/2026			
DEPOSIT	12 MONTHS	24 MONTHS	36 MONTHS
AMOUNT (Rs.)	@ 6.75%	@ 7%	@ 7.25%
10,000.00	10,675.00	11,449.00	12,336.00
20,000.00	21,350.00	22,898.00	24,673.00
30,000.00	32,025.00	34,347.00	37,009.00
40,000.00	42,700.00	45,796.00	49,346.00
50,000.00	53,375.00	57,245.00	61,682.00
1,00,000.00	1,06,750.00	1,14,490.00	1,23,365.00

FIXED DEPOSIT MONTHLY INTEREST SCHEME	
W.E.F.01/01/2026	
DEPOSIT	36 TO 60 MONTHS
AMOUNT (Rs.)	@ 6.5%
50,000.00	271.00
75,000.00	406.00
1,00,000.00	542.00
1,50,000.00	813.00

RECURRING DEPOSIT SCHEME			
W.E.F.01/01/2026			
DEPOSIT	12 MONTHS	24 MONTHS	36 MONTHS
AMOUNT (Rs.)	@ 6%	@ 6.5%	@ 7%
1,000.00	12,390.00	25,625.00	39,885.00
1,500.00	18,585.00	38,438.00	59,828.00
2,000.00	24,780.00	51,250.00	79,770.00
2,500.00	30,975.00	64,063.00	99,713.00
3,000.00	37,170.00	76,875.00	1,19,655.00
3,500.00	43,365.00	89,688.00	1,39,598.00
4,000.00	49,560.00	1,02,500.00	1,59,540.00
4,500.00	55,755.00	1,15,313.00	1,79,483.00
5,000.00	61,950.00	1,28,125.00	1,99,425.00

**GENERAL INSURANCE EMPLOYEES' CO-OPERATIVE CREDIT
SOCIETY LTD., LUCKNOW.**

INTEREST CALCULATION ON PREMATURE RECURRING DEPOSIT SCHEME W.E.F.01-01-2026	
BEFORE 6 MONTHS	NIL
6 TO BEFORE 12 MONTHS	4.5 %
12 TO BEFORE 24 MONTHS	5 %
24 AND ABOVE	5.75 %

INTEREST CALCULATION ON PREMATURE FIXED DEPOSIT SCHEME (SIMPLE INTEREST) W.E.F.01-01-2026		
PERIOD	MATURITY SCHEME	INTEREST PAID SCHEME
BEFORE 6 MONTHS	NIL	NIL
6 TO BEFORE 12 MONTHS	5 %	4.75 %
12 TO BEFORE 24 MONTHS	5.5 %	5 %
24 TO BEFORE 36 MONTHS	6 %	5.5 %
36 TO BEFORE 48 MONTHS		5.75 %
48 TO BEFORE 60 MONTHS		6 %

GENERAL INSURANCE EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LTD., LUCKNOW.

<u>SANCTIONED LOAN RECOVERY CHART W.E.F.01/01/2026</u>																
<u>Special, Very Urgent & General Loan 25 Months gross salary maximum 25 lacs</u>																
<u>Length of Service (in Years)</u>	<u>Loan Amount (Rs.)</u>	<u>EMI (Principal + Interest) in Rupees Rate of Interest @ 9% (W.E.F.01/01/2026)</u>														
		1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr.	6 Yr.	7 Yr.	8 Yr.	9 Yr.	10 Yr.	11 Yr.	12 Yr.	13 Yr.	14 Yr.	15 Yr.
1 & above	50000	4373	2284	1590	1244	1038										
-do-	100000	8745	4568	3180	2489	2076	1803	1609	1465	1354	1267					
-do-	200000	17490	9137	6360	4977	4152	3605	3218	2930	2709	2534					
-do-	300000	26235	13705	9540	7466	6228	5408	4827	4395	4063	3800					
3 & above	400001	34981	18274	12720	9954	8303	7210	6436	5860	5417	5067	4784	4552	4359	4196	4057
-do-	500000	43726	22842	15900	12443	10379	9013	8045	7325	6771	6334	5980	5690	5448	5245	5071
-do-	600000	52471	27411	19080	14931	12455	10815	9653	8790	8126	7601	7176	6828	6538	6294	6086
5 & above	700001	61216	31979	22260	17420	14531	12618	11262	10255	9480	8867	8373	7966	7628	7343	7100
-do-	800000	69961	36548	25440	19908	16607	14420	12871	11720	10834	10134	9569	9104	8717	8392	8114
-do-	900000	78706	41116	28620	22397	18683	16223	14480	13185	12189	11401	10765	10242	9807	9440	9128
7 & above	1000001	87452	45685	31800	24885	20758	18026	16089	14650	13543	12668	11961	11380	10897	10489	10143
-do-	1100000	96197	50253	34980	27374	22834	19828	17698	16115	14897	13934	13157	12518	11986	11538	11157
-do-	1200000	104942	54822	38160	29862	24910	21631	19307	17580	16251	15201	14353	13656	13076	12587	12171
-do-	1300000	113687	59390	41340	32351	26986	23433	20916	19045	17606	16468	15549	14794	14166	13636	13185
-do-	1400000	122432	63959	44520	34839	29062	25236	22525	20510	18960	17735	16745	15932	15256	14685	14200
-do-	1500000	131177	68527	47700	37328	31138	27038	24134	21975	20314	19001	17941	17070	16345	15734	15214
-do-	1600000	139922	73096	50880	39816	33213	28841	25743	23440	21669	20268	19137	18208	17435	16783	16228
-do-	1700000	148668	77664	54060	42305	35289	30643	27351	24905	23023	21535	20333	19347	18525	17832	17243
-do-	1800000	157413	82233	57240	44793	37365	32446	28960	26370	24377	22802	21529	20485	19614	18881	18257

GENERAL INSURANCE EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LTD., LUCKNOW.

-do-	1900000	166158	86801	60419	47282	39441	34249	30569	27835	25732	24068	22726	21623	20704	19930	19271
-do-	2000000	174903	91369	63599	49770	41517	36051	32178	29300	27086	25335	23922	22761	21794	20979	20285
-do-	2100000	183648	95938	66779	52259	43593	37854	33787	30765	28440	26602	25118	23899	22883	22028	21300
-do-	2200000	192393	100506	69959	54747	45668	39656	35396	32230	29794	27869	26314	25037	23973	23077	22314
-do-	2300000	201138	105075	73139	57236	47744	41459	37005	33695	31149	29135	27510	26175	25063	24126	23328
-do-	2400000	209884	109643	76319	59724	49820	43261	38614	35160	32503	30402	28706	27313	26152	25175	24342
-do-	2500000	218629	114212	79499	62213	51896	45064	40223	36626	33857	31669	29902	28451	27242	26223	25357

**Very Urgent 2 Months or 2 lacs &
General Loan 5 Months or 5 lacs**

<u>Length of Service (in Years)</u>	<u>Loan Amount (Rs.)</u>	<u>EMI (Principal + Interest) in Rupees Rate of Interest @ 8.5% (W.E.F.01/01/2026)</u>					
		6 Mo.	12 Mo.	18 Mo.	24 Mo.	30 Mo.	36 Mo.
1 & above	50000	8541	4361	2968	2273	1856	
-do-	100000	17082	8722	5937	4546	3712	3157
-do-	200000	34165	17444	11874	9091	7424	6314
-do-	250000	42706	21805	14842	11364	9279	7892
-do-	300000	51247	26166	17811	13637	11135	9470
-do-	350000	59788	30527	20779	15909	12991	11049
-do-	400000	68329	34888	23747	18182	14847	12627
3 & above	400001	68329	34888	23748	18182	14847	12627
-do-	450000	76870	39249	26716	20455	16703	14205
-do-	500000	85411	43610	29684	22728	18559	15784