

**KALLAPPANNA AWADE ICHALKARANJI JANATA SAHAKARI BANK LTD.  
(MULTI-STATE SCHEDULED BANK)**

**-: DHAN-LABH DEPOSIT SCHEME :-**

1	Name of Scheme	<b>“Dhan-Labh Deposit Scheme”</b>	
2	Purpose	To invest for the short period.	
3	Eligibility	1. Individual or Joint Name 2. Minor Guardian. 3. HUF, Registered Firm, Trusts, LLP, Co-op Society, Company, Partnership Firm etc., who have completed total Legal aspects.	
4	<b>Not Eligible</b>	<b>Co-op Banks</b>	
5	Scheme Period	This scheme shall be continued from 18/02/2019 to 18/03/2019 and shall be closed before the period or otherwise as when the target will be fulfilled. The Management of the bank will be solely authorized to close this scheme immediately after fulfilling the target of the bank.	
6	Minimum Investment	₹. 1,000/-	
7	Period of Investment	27 Months {From the date of deposit}	
8	Rate of Interest	(General/Co-op Bank /Trust/Company/Partnership Firm, HUF, LLP)	
		Senior Citizen	
		Below Rs.15 lac	9.25%
	Rs. 15 lac and above	9.50%	9.75%
9	Interest Repayment	Monthly/Quarterly/CIC ( Reinvestment)	
10	Other Conditions	<b>1. <u>Can deposit from minimum Rs. 1000/- and maximum not limit.</u></b> 2. Loans or overdraft facility will be availed as per the bank policy. 3. Monthly or Quarterly interest shall be paid. 4. 0.25% more interest will be offered to Senior Citizen. 5. The above rate will be applicable to all the Staff & Ex-Staff. 6. Pre-mature closure will be allowed as per the Banks Rules & Regulations. 7. <b><u>TDS will be applicable as per Income Tax rules.</u></b> 8. There can be difference in maturity amount as provided in deposit receipt and actual amount paid due to non-compounding of interest on TDS deducted amount. 9. Auto renewal facility is not available under this scheme. 10. It is compulsory to submit the documents as per the KYC policy of the bank. 11. The Board of Directors shall have the right to change/Close in the policy from time to time.	

For Kallappanna Awade Ich. Janata Sah. Bank Ltd.,

**Sd/-  
Chief Executive Officer**