



**METRO  
SAMRUDHI**  
NIDHI LIMITED

Metro Samrudhi Nidhi Ltd

(Sub Banking)



### Daily Deposit (DD) Scheme



### Scheme Details:

Feature	Description
Deposit Type	Daily Deposit (DD)
Interest Rate	10% to 12% per annum (fixed)
Tenure Options	1 year to 2 years
Minimum Daily Deposit	₹100
Maximum Daily Deposit	₹1,000
Senior Citizen Benefit	Additional 0.5% interest as per Nidhi company rules
Premature Withdrawal	Allowed after 6 months with applicable penalty
Loan Facility	Up to 80% of deposit amount available after 1 year
Collection Method	Daily doorstep collection by authorized agents
Nomination Facility	Available

Senior citizens will receive an additional 0.5% interest rate on all DD tenures, making the effective rate 10.5% to 12.5% per annum.

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