



**METRO
SAMRUDHI**
NIDHI LIMITED

Metro Samrudhi Nidhi Ltd

(Sub Banking)



Recurring Deposit (RD) Scheme



Scheme Details:

Feature	Description
Deposit Type	Recurring Deposit (RD)
Interest Rate	10% to 12% per annum (fixed)
Tenure Options	1 year to 5 years
Minimum Monthly Deposit	₹500
Maximum Monthly Deposit	₹50,000
Senior Citizen Benefit	Additional 0.5% interest as per Nidhi company rules
Premature Withdrawal	Permitted after 6 months with applicable penalty
Loan Facility	Up to 80% of deposit amount available after 1 year
Nomination Facility	Available

Recurring
Deposit



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

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