



**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

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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