



# Metro Samrudhi Nidhi Ltd (Sub Banking)

## ₹ Fixed Deposit (FD)

### 🔑 Scheme Highlights

Parameter	Details
Minimum Investment	₹10,000
Maximum Investment	₹2 Crores
Lock-in Period	90 Days
Interest Rate (1 Year)	10.00% per annum
Interest Rate (2 Years)	11.00% per annum
Interest Rate (3 Years)	12.00% per annum
Senior Citizen Bonus	+0.5% on applicable rate
Pay-out	Lump sum at maturity

### 📊 Example Returns Table (Investment: ₹1,00,000)

Tenure	Interest Rate	Senior Citizen Rate	Maturity Amount	Interest Earned
1 Year	10.00%	10.50%	₹1,10,000	₹10,000
2 Years	11.00%	11.50%	₹1,22,000	₹22,000
3 Years	12.00%	12.50%	₹1,36,000	₹36,000

Note: Senior citizen rates apply only to eligible individuals as per Nidhi rules.

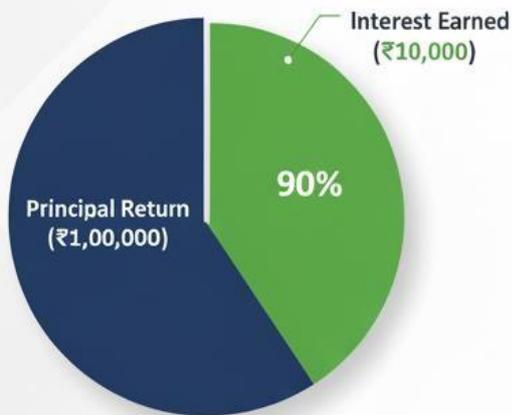
# METRO SAMRUDHI NIDHI LTD

SUB BANKING

## 1-Year Fixed Deposit Scheme (10% Interest)

### Principal vs Interest Breakdown on ₹1,00,000 Investment

Total Return Breakdown (₹1,10,000)



**Investment:** ₹1,00,000 (One-time)

**Interest Rate:** 10% (Annual)

**Tenure:** 2 Year

**Total Return:** ₹1,10,000 (Principal + Interest)

**Interest Earned:** ₹10,000

Metro Sami