



**METRO  
SAMRUDHI**  
NIDHI LIMITED

Metro Samrudhi Nidhi Ltd

(Sub Banking)

### Daily Deposit (DD) Scheme

#### Scheme Details:

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