



Main Dharmveer market Badarpur new delhi-44

Website : www.jcssss.com E-mail : jcssssorg@yahoo.co.in

Regd.No : MSCS/CR/328/2010

REF 20200718

DAT 18.7.2020

DD2 DAILY DEPOSIT SCHEME

JCSSSSLTD is a Multi State Co-Operative Society for DD2 Daily Deposit Account of twenty five months, 760 days only that is, daily deposit has to be done only for 25 months or 760 days. Maturity / timely application of this deposit account can be done after 25 months of daily regular deposit in the date 10.20, 30 respectively as per committee rules. The opening amount for opening an account in this deposit scheme is from Rs 50 to Rs 500 / day. In this deposit scheme, the account holder member gets 4 percent productively generated interest at the time of payment on his deposit as per committee rules. In this deposit scheme, loan facility to the account holder member is about 45 days after the account opening, the first loan application of the account opening amount should be 100 times, second 300 times, third 500 / times and fourth 600 / times according to the need of the account holder members. Each loan can be repaid through daily deposit for a maximum period of 6/six months. On the loan taken by the member, 24 percent reducing annual interest is payable as per the rules of the society, as well as in case of non-deposit of daily installment of the loan by the member, the committee will automatically accrue compounding interest in the loan account by computer. SMS facility is provided like all other.

Sl.n0.	Type of amount	Total days	Total deposit	Interest Rate	Total Interest	Total payment
1-	50	760	38000	4%productive	780	38780
2-	100	760	76000	4%productive	1560	77560
3-	200	760	152000	4%productive	3120	155120
4-	300	760	228000	4%productive	4680	232680
5-	400	760	304000	4%productive	6240	310240
6-	500	760	380000	4%productive	7800	387800
7-	1000	760	760000	4%productive	15600	775600

NOTE - The calculation of money in each column has been rounded off and converted to Rupees due to which there may be a difference of few rupees in the total amount, due to non-deposit of regular account by the members, in such a situation, 0.5/- percent surcharge fee can be deducted from the deposit amount by the committee.

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DD3 DAILY DEPOSIT SCHEME

JCSSSS is a Multi State Co-Operative Society which has to make DD3 Daily Deposit Account "Thirty Six Months, 1095 Days Only that is, Daily Deposit only 36 Months or 1095 Days. Maturity / Timely Application of this Deposit Account in Date 10,20,30 respectively as per committee rules, Can be done after 36 months daily regular deposit. The opening amount for opening an account in this deposit scheme is from Rs.50/- to Rs.500/- per day. In this deposit scheme, the account holder member will have to pay 5% productive interest on his deposit at the time of payment as per the committee rules. In this deposit scheme, the account holder member gets the facility of loan only after 90 days of account opening, the first loan application of the account opening amount should be 200times, second 400 times, third 600 / times and fourth 800 / times according to the need of the account holder members.. Each loan can be repaid through daily deposit for a maximum period of 8/eight months. 24 percent reducing annual interest is payable on the loan taken by the member as per the society rules, Also, in case of non-deposit of daily installment of loan by the member the compounding interest will be automatically applied by the computer to the loan account by the committee. SMS facility is provided like all other

Sl.no.	Type of amount	Total days	Total deposit	Interest Rate	Total Interest	Total payment
1-	50	1095	54750	5%productive	1388	56138
2-	100	1095	109500	5%productive	2775	112275
3-	200	1095	219000	5%productive	5550	224550
4-	300	1095	328500	5%productive	8325	336825
5-	400	1095	438000	5%productive	11100	449100
6-	500	1095	547500	5%productive	13875	561375
7-	1000	1095	1095000	5%productive	27750	1122750

Note- The calculation of money in each column has been rounded off and converted into rupees, due to which there may be a difference of some rupees in the total amount, in case of non-deposit of the account by the members regularly.0.5/- percent surcharge fee can be deducted from the deposit amount by the committee.

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