



## XLNC MONTHLY INCOME PLAN (XMIP)

ONE TIME DEPOSIT AMOUNT	12 MONTHS XMI 12	24 MONTHS XMI 24	36 MONTHS XMI 36	60 MONTHS XMI 60	84 MONTHS XMI 84
	8.50% YEAR	9.75% YEAR	10.25% YEAR	10.75% YEAR	10.75% YEAR
20,000	142	163	171	179	179
50,000	354	406	427	448	448
1,00,000	708	813	854	896	896
2,00,000	1,417	1,625	1,708	1,792	1,792
5,00,000	3,542	4,063	4,271	4,479	4,479
10,00,000	7,083	8,125	8,542	8,958	8,958

### TERMS & CONDITIONS :

- 1) Minimum XMIP would start with Rs.20,000 and further with multiple of Rs.10,000.
- 2) First monthly income will be paid after 30 days.

### PREMATURE WITHDRAWAL TERMS & CONDITION

- A) For 12 month MIP no premature withdrawal.
- B) For 24 month MIP no premature before 12 months. Premature withdrawal between 13 to 18 months interest of 4.5% p.a. only will be applicable, 19th month onwards interest of 5% p.a. only will be applicable.
- C) For 36 months MIP no premature withdrawal before 18 months. Premature withdrawal between 19 - 30 months interest of 4.5% p.a. only will be applicable, 31st month onwards interest of 5% p.a. only will be applicable.
- D) For 60 months & above MIP no premature withdrawal before 30 months. Premature withdrawal between 31 to 48 months interest of 5% p.a. only will be applicable, 49th month onwards interest of 5.5% p.a. only will be applicable.
- E) All paid Interest will be deducted from the Principal Amount.

## XLNC LAKHPATI YOJNA (XLY)

DEPOSIT Rs. 1,350 PER MONTH FOR 05 YEARS AND GET Rs. 1,00,000 AFTER 05 YEARS

DEPOSIT Rs. 1,650 PER MONTH FOR 04 YEARS AND GET Rs. 1,00,000 AFTER 04 YEARS

DEPOSIT Rs. 2,350 PER MONTH FOR 03 YEARS AND GET Rs. 1,00,000 AFTER 03 YEARS

DEPOSIT Rs. 3,740 PER MONTH FOR 02 YEARS AND GET Rs. 1,00,000 AFTER 02 YEARS

Recurring Deposit Terms & Conditions will be apply for this plan

Note : Terms & Conditions of the all plan can be changed by the management without any prior notice.

**\*LOAN AVAILABLE** (\*Secured Loan Available \*Condition Apply)

■ PERSONAL LOAN ■ DEPOSIT LOAN ■ GOLD LOAN ■ MORTGAGE LOAN

ALL INDIA OPERATIONAL 170+ BRANCHES INCLUDING COLLECTION CENTER

TIRUMALLA TIRUPATI MULTI STATE CO-OPERATIVE CREDIT SOCIETY LIMITED

### HEAD OFFICE :

402, "INDIRA BHAVAN", 4th Road, Near Hotel Regal Enclave, Khar Station, Khar (W), Mumbai - 400052, Maharashtra, INDIA  
Tel : 022-6928 6666. Email : info@ttmscc.com  
Website : www.ttmscredit.co.in



**TIRUMALLA TIRUPATI MULTISTATE CO. OP. CREDIT SOCIETY LIMITED.**

Registered under Government of India Multi State Co-Operative Society Act 2002,

REGISTRATION NO. : MSCS/CR/784/2013

AN ISO 9001 : 2015 CERTIFIED "MULTISTATE CO-OPERATIVE CREDIT SOCIETY"

MEMBER OF INTERNATIONAL CO-OPERATIVE ALLIANCE



## XLNC RECURRING DEPOSIT PLAN (XRD)

MONTHLY DEPOSIT AMOUNT	12 MONTHS / XRD12 9.75% P.A.		24 MONTHS / XRD24 10.00% P.A.		36 MONTHS / XRD36 10.25% P.A.		48 MONTHS / XRD48 10.50% P.A.		60 MONTHS / XRD60 11.25% P.A.	
	DEPOSIT AMOUNT	PRODUCT VALUE	DEPOSIT AMOUNT	PRODUCT VALUE	DEPOSIT AMOUNT	PRODUCT VALUE	DEPOSIT AMOUNT	PRODUCT VALUE	DEPOSIT AMOUNT	PRODUCT VALUE
500	6,000	6,317	12,000	13,283	18,000	21,013	24,000	29,647	30,000	39,841
1,000	12,000	12,634	24,000	26,565	36,000	42,027	48,000	59,294	60,000	79,683
2,000	24,000	25,268	48,000	53,130	72,000	84,053	96,000	1,18,588	1,20,000	1,59,366
3,000	36,000	37,901	72,000	79,695	1,08,000	1,26,080	1,44,000	1,77,882	1,80,000	2,39,049
4,000	48,000	50,535	96,000	1,06,260	1,44,000	1,68,107	1,92,000	2,37,176	2,40,000	3,18,732
5,000	60,000	63,169	1,20,000	1,32,825	1,80,000	2,10,133	2,40,000	2,96,470	3,00,000	3,98,414

## XLNC RECURRING DEPOSIT PLUS (XRD PLUS)

**DEPOSIT Rs. 1000/- PER MONTH FOR 60 MONTHS AND GET DOUBLE OF YOUR BID AMOUNT ON 106TH MONTH  
INVEST MINIMUM OF Rs 1,000 AND IN MULTIPLE OF Rs. 1000/-**

### TERMS & CONDITIONS :

- 1) Recurring account can be open with minimum of Rs. 500 and in multiple of Rs 100.
- 2) Interest calculation yearly compounding rate of interest
- 3) Defaulters will be charged at the rate of 2% per month instalment with a maximum period of three months. After this the total deposited amount will be paid back to the investor after the lock in period with the following rate of interest: 0 to 6 months - no interest, 7 to 11 months @4.5% p.a., 12 to 18 months @5% p.a., 19 to 24 months @5.5% p.a., 30 to 59 months @6% p.a.
- 4) The monthly deposit of instalment will attract a grace period of 07 days, after which the RD will be considered as an irregular account and will attract late fee.
- 5) Irregular account cannot ask for premature payment, irregular accounts will not attract the above mentioned interest amount.

### PREMATURE WITHDRAWAL TERMS & CONDITION

- A) Upto 24 Months RD - No premature withdrawal is allowed.
- B) 36 Months RD - Premature withdrawal is allowed only after completion of 18 months where an investor will attract interest of 5% p.a. only.
- C) 48 Months RD - Premature withdrawal is allowed only after completion of 24 months where an investor will attract interest of 5.5% p.a. only.
- D) 60 months RD - Premature withdrawal is allowed only after completion of 30 months where an investor will attract interest of 6% p.a. only.

## XLNC DAILY DEPOSITS SCHEME (XDDS)

■ 90DAYS DDS (DDS90) ■ 180DAYS DDS (DDS180) ■ 365DAYS DDS (DDS365)

TERMS & CONDITIONS : 90DAYS DDS (DDS90) : 1) No Interest to customers 2) Prematurity only after 1 month with no deduction.

### TERMS & CONDITIONS : 180 Days DDS

- 1) Collection to be done minimum of 30 days in a months
- 2) No Premature before 1 month.
- 3) Prematurity between 1-3 months 5% per month Deduction.
- 4) Prematurity between 4-6 months 2% per month Deduction.
- 5) Interest will be paid @7% p. a. Recurring Calculation for XDDS 180 days.

### TERMS & CONDITIONS : 365 Days DDS

- 1) Collection to be done minimum of 25 days in a months
- 2) No Premature before 03 month.
- 3) No interest payable on Pre-maturity from 3 to 6 months service charge of 2% will be deducted from the deposited amount.
- 4) No deduction after 6 months and before 9 months.
- 5) No deduction after 9 months and before 12 months. Interest 2% p.a. only will be application.
- 6) Interest will be paid @7% p. a. Recurring Calculation for XDDS 365 days.

\* Interest will not be accrued for month in which maturity is due \*

## XLNC FIXED DEPOSIT PLAN (XFD)

ONE TIME DEPOSIT AMOUNT	12 MONTHS 9.75% P.A.	24 MONTHS 10.25% P.A.	36 MONTHS 11.75% P.A.	48 MONTHS 12.75% P.A.	66 MONTHS (DOUBLE)
	XFD12	XFD24	XFD36	XFD48	XFD66
10,000	10,975	12,155	13,955	16,161	20,000
20,000	21,950	24,310	27,911	32,322	40,000
50,000	54,875	60,775	69,777	80,805	1,00,000
1,00,000	1,09,750	1,21,551	1,39,554	1,61,609	2,00,000
2,00,000	2,19,500	2,43,101	2,79,108	3,23,218	4,00,000
5,00,000	5,48,750	6,07,753	6,97,770	8,08,046	10,00,000

\* OFFER FOR WOMEN'S & SENIOR CITIZENS :

ADDITIONAL INTEREST OF 0.25% WOULD BE APPLICABLE FOR FD. EXCLUDING 66 MONTH DOUBLE PRODUCT \*

### TERMS & CONDITIONS :

1) Minimum fixed deposits would start with Rs.5,000 and further with multiple of Rs.1,000. 2) Interest calculation yearly compounding rate of interest.

### PREMATURE WITHDRAWAL TERMS & CONDITION

- A) For 12 months FD no premature withdrawal.
- B) For 24 month FD no premature withdrawal before 12 months. Premature withdrawal between 13 to 18 months interest of 4.5% p.a. only will be applicable & after 18 months interest of 5% p.a. only will be applicable
- C) For 36 months FD no premature withdrawal before 18 months. Premature withdrawal between 19 to 30 months interest of 4.5% p.a. only will be applicable & after 30 months interest of 5% p.a. only will be applicable.
- D) For 48 months FD no premature withdrawal before 24 months. Premature withdrawal between 25 to 42 months interest of 4.5% p.a. only will be applicable & after 42 months interest of 5% p.a. will be applicable.
- E) For 66 months FD no premature withdrawal before 30 months. Premature withdrawal between 31 to 48 months interest of 4.5% p.a. only will be applicable & after 48 months interest of 5.5% p.a. will be applicable.

## XLNC UJJWAL BHAVISHYA YOJNA (XUBY)

ONE TIME INVESTMENT	MATURITY @ 09 YEARS	MATURITY @ 15 YEARS	MATURITY @ 18 YEARS	MATURITY @ 21 YEARS
<b>Mini : Rs. 50,000/-</b>	<b>1,50,000</b>	<b>3,00,000</b>	<b>4,50,000</b>	<b>6,00,000</b>
<small>Fixed Deposit Terms &amp; Conditions will be applied for this plan.</small>				
MONTHLY DEPOSIT	MATURITY @ 09 YEARS	MATURITY @ 15 YEARS	MATURITY @ 18 YEARS	MATURITY @ 21 YEARS
<b>Mini : Rs. 1,250 FOR 05 YEARS</b>	<b>1,50,000</b>	<b>3,00,000</b>	<b>4,50,000</b>	<b>6,00,000</b>
<small>Recurring Deposit Terms &amp; Conditions will be applied for this plan.</small>				
ONE TIME INVESTMENT	MATURITY @ 09 YEARS	MATURITY @ 15 YEARS	MATURITY @ 18 YEARS	MATURITY @ 21 YEARS
<b>Rs. 1,00,000/-</b>	<b>3,00,000</b>	<b>6,00,000</b>	<b>9,00,000</b>	<b>12,00,000</b>
<small>Fixed Deposit Terms &amp; Conditions will be applied for this plan.</small>				
MONTHLY DEPOSIT	MATURITY @ 09 YEARS	MATURITY @ 15 YEARS	MATURITY @ 18 YEARS	MATURITY @ 21 YEARS
<b>Mini : Rs. 2,500 FOR 05 YEARS</b>	<b>3,00,000</b>	<b>6,00,000</b>	<b>9,00,000</b>	<b>12,00,000</b>
<small>Recurring Deposit Terms &amp; Conditions will be applied for this plan.</small>				

Note : Terms & Conditions of the all plan can be changed by the management without any prior notice.