

Regd. Office.:

**A18-12, Grd.Floor, Indira Nagar,
Khambdevi Road, Dhorwada,
Dharavi. Mumbai - 017.**

For more Details

Write to us :

 www.knlttd.in  contact@knlttd.in

Contact us:

Mob.: 977 372 5489

FIELD EXECUTIVE :



Govt. Regd. CIN U65990MH2018PLC317969



**कासनी निधि लिमिटेड
காஷ்னி நிதி லிமிடெட்**

Services :

**SAVING A/C
FIXED DEPOSIT
RECURRING DEPOSIT
LOAN**



 www.knlttd.in

 contact@knlttd.in

FIXED DEPOSIT PLAN



It's a New Finance Company Registered Under Govt. of India

Our Vision:

We believe that fundamentals of a developed India should be rooted in providing a universal, transparent and equitable financial support platform for the weakest sections of its society.

KASHMI DAILY DEPOSIT SCHEME - KDDS

SR.NO	180 DAYS / KDDS 180			365 DAYS / KDDS 365	
	DEPOSIT AMOUNT	DEPOSIT AMOUNT	MATURITY VALUE	DEPOSIT AMOUNT	MATURITY VALUE
1	50	9,000	9,156	18,250	18,891
2	100	18,000	18,312	36,500	37,781
3	200	36,000	36,625	73,000	75,562
4	300	54,000	54,937	109,500	113,343
5	400	72,000	73,250	146,000	151,124
6	500	90,000	91,562	182,500	188,905
7	1000	180,000	183,124	365,000	377,810

DEPOSITS SCHEME (KDDS) - FOR 180 DAYS (KDDS)

Terms & Conditions

- Collection is to be done for a minimum of 30 days in a Month.
- No Pre Maturity before 01 months.
- Pre Maturity between 1 - 3 months 5% deduction.
- Pre Maturity between 4 - 6 months 2% deduction.
- 7% Interest rate payable for KDDS 180 days.

FOR 365 DAYS (KDDS)

- Collection is to be done for a minimum of 25 days in a Month.
- No Pre Maturity before 03 months.
- No interest payable on Pre Maturity from 3 to 6 months. Service charge @ 3% will be Deducted from the deposited amount.
- No Deduction after 6 Months and before 9 Months.
- No Deduction after 9 Months and before 12 Months. Interest @ 2% p/a only will be Applicable.
- 7% Interest rate payable for KDDS 365 days.

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

F D R AMOUNT	YEAR & MATURITY AMOUNT				
	12 MONTHS / KFD12 10% P.A	24 MONTHS / KFD24 11.5% P.A	36 MONTHS / KFD36 12.5% P.A	48 MONTHS / KFD48 13.5% P.A	61 MONTHS / KFDDB DOUBLE
10,000	11,000	12,545	14,467	17,008	20,000
15,000	16,500	18,818	21,700	25,512	30,000
20,000	22,000	25,090	28,933	34,016	40,000
25,000	27,500	31,363	36,167	42,520	50,000
50,000	55,000	62,726	72,333	85,039	100,000
100,000	110,000	125,452	144,666	170,078	200,000

Premature Withdrawal Terms & Condition

- 0.5% will be extra for Children, Female (Home maid) and Senior Citizen FDR Interest from 4 to 5 years is @ 15% PA
- For 12 months FD no premature withdrawal before 3 months & 2% premature penalty.
- For 24 month FD no premature withdrawal before 6 months & 3% premature penalty.
- Premature withdrawal between 13 to 18 months interest of 8.5% p.a. only will be applicable & after 18 months interest of 9% p.a. only will be applicable.
- For 36 months FD no premature withdrawal before 18 months.
- Premature withdrawal between 19 to 30 months interest of 8.5% p.a. only will be applicable & after 30 months interest of 9% p.a. only will be applicable.
- For 48 & 61 months FD no premature withdrawal before 30 months.

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

MONTHLY - RECURRING DEPOSIT (R.D A/C)

MONTHLY DEPOSIT AMOUNT	12 MONTHS / KRD12 8.50% P.A		24 MONTHS / KRD24 9.5% P.A		36 MONTHS / KRD36 10.50% P.A		48 MONTHS / KRD48 11.50% P.A		60 MONTHS / KRD60 12.00% P.A	
	Deposit Amount	Maturity Amount	Deposit Amount	Maturity Amount	Deposit Amount	Maturity Amount	Deposit Amount	Maturity Amount	Deposit Amount	Maturity Amount
500	6,000.00	6,282.00	12,000.00	13,252.00	18,000.00	21,204.00	24,000.00	30,511.00	30,000.00	41,109.00
1000	12,000.00	12,563.00	24,000.00	26,505.00	36,000.00	42,408.00	48,000.00	61,022.00	60,000.00	82,218.00
2000	24,000.00	25,126.00	48,000.00	53,009.00	72,000.00	84,815.00	96,000.00	122,044.00	120,000.00	164,436.00
3000	36,000.00	37,689.00	72,000.00	79,514.00	108,000.00	127,223.00	144,000.00	183,066.00	180,000.00	246,654.00
4000	48,000.00	50,252.00	96,000.00	106,019.00	144,000.00	169,630.00	192,000.00	244,087.00	240,000.00	328,872.00
5000	60,000.00	62,815.00	120,000.00	132,523.00	180,000.00	212,038.00	240,000.00	305,109.00	300,000.00	411,090.00

RECURRING DEPOSIT PLUS (KRD PLUS)

DEPOSIT Rs. 500/- PER MONTH FOR 60 MONTHS AND GET DOUBLE OF YOUR PAID AMOUNT ON 100TH MONTH.
INVEST MINIMUM OF Rs. 500 AND IN MULTIPLE OF Rs. 100/-

Terms & Conditions

- KRD can be open with minimum of Rs. 500 and in multiple of Rs 50.
- KRDP Account can be open with minimum of Rs. 500 and in multiple of Rs 100.
- Interest calculation compounding.
- Defaulters will be charged at the rate of 1% per month installment with a maximum period of three month. After this the total deposited amount will be paid back to the Investor with the following rates of interest: 0-6 months - not applicable, 7-11 months @ 6.5% P.A., 12-18 months @ 7% P.A., 19-24 months @ 7.5% P.A., 30-59 months @ 8% P.A.
- The monthly deposit of installment will attract a grace period of 15 days, after which the RD will be considered as an irregular account and will attract late fee.
- Irregular account can not ask for premature payment.

Premature Withdrawl Terms & Condition

- 12 Months RD - No premature withdrawal is allowed.
- 24 Months RD - premature withdrawal is allowed only after completion of 12 Months where an investor will attract interest of @ 6.5% p.a. Only.
- 36 Months RD - premature withdrawal is allowed only after completion of 18 month where an investor will attract interest of @ 7.5% p.a. Only.
- 48 Months RD - premature withdrawal is allowed only after completion of 24 month where an investor will attract interest of @ 8% p.a. Only.

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