



THE GATS URBAN CO-OP T & C SOCIETY LTD.

Registered with Punjab Govt. Vide Regn. #28 Dt. 30.04.2010

**Earn
MAXIMUM**
return, safety & liquidity
on your deposits



SAVINGS ACCOUNT

PRODUCT #	1.1	1.2	1.3	1.4	1.5
MINIMUM BALANCE	1,000.00	2,000.00	3,000.00	5,000.00	10,000.00
ROI	4.00%	4.50%	5.00%	5.50%	6.00%
FREE SERVICES					
ELECTRICITY BILL DEPOSIT CHARGES	N/A	N/A	YES	YES	YES
FOREIGN REMITTANCES CHARGES	N/A	N/A	N/A	YES	YES
ITR FILLING CHARGES	N/A	N/A	N/A	N/A	YES
TRAVEL CARD	N/A	N/A	N/A	N/A	YES

• Minimum Balance Maintenance Charges applicable @ ₹75.00 per Month. • ATM / Debit Card Facility available.

FIXED DEPOSIT

PRODUCT #	TENURE (MONTHS)	MINIMUM DEPOSIT AMOUNT	NORMAL		SENIOR CITIZENS	
			RATE OF INTEREST	MATURITY AMOUNT	RATE OF INTEREST	MATURITY AMOUNT
2.1	12	₹ 100,000.00	10.00%	₹ 110,000.00	10.50%	₹ 110,500.00
2.2	24	₹ 100,000.00	10.50%	₹ 122,103.00	11.00%	₹ 123,210.00
2.3	36	₹ 100,000.00	11.00%	₹ 136,763.00	11.50%	₹ 138,620.00
2.4	48	₹ 100,000.00	11.50%	₹ 154,561.00	12.00%	₹ 157,352.00
2.5	60 & above	₹ 100,000.00	12.00%	₹ 176,234.00	12.50%	₹ 180,203.00

• Pre-Maturity & Loan Facility is not available on this deposit. • Loan facility upto 80% is available on principal deposit amount only after period of six months @ additional 2.50% of the rate of interest on your fixed deposit with GATS Society.

MONTHLY INCOME SCHEME (M.I.S)

PRODUCT #	TENURE (MONTHS)	MINIMUM DEPOSIT AMOUNT	NORMAL		SENIOR CITIZENS	
			RATE OF INTEREST	MONTHLY INCOME	RATE OF INTEREST	MONTHLY INCOME
3.1	12	₹ 50,000.00	9.50%	₹ 396.00	10.00%	₹ 417.00
3.2	24	₹ 50,000.00	10.00%	₹ 417.00	10.50%	₹ 438.00
3.3	36	₹ 50,000.00	10.50%	₹ 438.00	11.00%	₹ 458.00
3.4	48	₹ 50,000.00	11.00%	₹ 458.00	11.50%	₹ 479.00
3.5	60 & above	₹ 50,000.00	11.50%	₹ 479.00	12.00%	₹ 500.00

• Earn more return by investing Your Return / Maturity Value in EVERYBODY LAKHPATI YOJNA. • Pre -Maturity & Loan facility is not available on this deposit.

GENERAL TERMS AND CONDITION FOR FIXED DEPOSIT AND MONTHLY INCOME SCHEME

- All maturities will be credited directly into the Saving Bank account of the depositor, maintained with the GATS Society by 15 days.
- The Depositor(s) should inform us of any change in the resident / non resident status as and when any such change takes place.

FLEXI / RECURRING DEPOSIT

PRODUCT #	TENURE (MONTHS)	MINIMUM MONTHLY CONTRIBUTION	TOTAL DEPOSITED AMOUNT	RATE OF INTEREST	MATURITY AMOUNT
4.1	12	₹ 500.00	₹ 6,000.00	9.00%	₹ 6,298.00
4.2	24	₹ 500.00	₹ 12,000.00	9.50%	₹ 13,252.00
4.3	36	₹ 500.00	₹ 18,000.00	10.00%	₹ 21,037.00
4.4	48	₹ 500.00	₹ 24,000.00	10.25%	₹ 29,711.00
4.5	60 & above	₹ 500.00	₹ 30,000.00	10.50%	₹ 39,480.00

• Avail the benefit of converting your maturity amount of Recurring Deposit into Fixed Deposit • Loan facility upto 80% is available on minimum principal deposit amount of rupees Fifty Thousand only, after period of six months @ additional 2.50% of the rate of interest on recurring deposit with GATS Society. • Pre-Maturity is not available on this account • The facility of loan will not be available in lapsed accounts.

RECURRING FIXED DEPOSIT

PRODUCT #	TENURE (MONTHS)	AMOUNT TO BE DEPOSITED	RATE OF INTEREST
5.1	24	UPTO ₹1 LAKH	8.25%
5.2	36		9.00%
5.3	60 & above		9.75%
5.4	24	ABOVE ₹1 LAKH	8.75%
5.5	36		9.50%
5.6	60 & above		10.25%
5.7	84	ANY AMOUNT	11.00%

Pre-Maturity and Loan facility is not available on this deposit

DAILY DEPOSIT SCHEME (DDS)

PRODUCT #	PER DAY CONTRIBUTION	TOTAL ANNUAL DEPOSITED AMOUNT	MATURITY AMOUNT
6.1	₹ 50	₹ 18,250.00	₹ 19,028.00
6.2	₹ 100	₹ 36,500.00	₹ 38,055.00
6.3	₹ 200	₹ 73,000.00	₹ 76,110.00
6.4	₹ 500	₹ 182,500.00	₹ 190,276.00

Pre-Maturity and Loan facility is not available on this deposit

EVERYBODY LAKHPATI YOJNA

PRODUCT #	TENURE (MONTHS)	MONTHLY DEPOSIT AMOUNT	TOTAL DEPOSIT AMOUNT	RATE OF INTEREST	MATURITY AMOUNT
7.1	18	₹ 5,200.00	₹ 93,600.00	9.25%	₹ 100,706.00
7.2	24	₹ 3,800.00	₹ 91,200.00	9.50%	₹ 100,718.00
7.3	30	₹ 3,000.00	₹ 90,000.00	9.75%	₹ 102,468.00

Pre-Maturity and Loan facility is not available on this deposit

PENSION YOJNA

PRODUCT #	MONTHLY DEPOSIT AMOUNT FOR 120 MONTHS	TOTAL DEPOSITED AMOUNT	MONTHLY PENSION FOR 120 MONTHS AFTER DEPOSITING ENTIRE AMOUNT
8.1	₹ 500.00	₹ 60,000.00	₹ 1,154.00
8.2	₹ 5,000.00	₹ 600,000.00	₹ 11,540.00

This Account is available in multiple of Rs. 500/- only. Pre-Maturity and Loan facility is not available on this deposit.

GENERAL TERMS AND CONDITIONS OF FLEXI / RECURRING DEPOSIT, RECURRING FIXED DEPOSIT, DAILY DEPOSIT SCHEME, EVERYBODY LAKHPATI YOJANA

- Late fee @ 3% PM per installment will be charged to regularise the same. • Amount of maturity will be paid after one month of last installment paid.
- In case of continuous three late submission of deposit, the accumulated amount before the time of non submission of the deposit. will be transferred to your saving account maintained with GATS Society and will invite an interest as per Saving Account norms from the date of deposit
- The Depositer(s) should inform us of any change in the resident / non resident status as and when any such change takes place

NO TDS DEDUCTIONS U/s 194 A (III) (V) OF INCOME TAX ACT FOR MEMBERS ONLY.

Corp. Office: 1st Floor, Jandu Tower, G. T. Road, Miller Ganj, Ludhiana - 141003

Registered Office : Sco 1-3 B, Swami Vivekanand Vridhashram Market, B-block, Model Town Extension, Ludhiana-141002

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