Regd No. MSCS/CR/77/98

INDIAN

COOPERATIVE CREDIT SOCIETY LIMITED (MSCS)

(Multi State Cooperative Societies Act 2002)

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OUR MISSION

Managing and enhancing our customer's assets through knowledge-based consulting and integrity from an outstanding human resource and making it the largest and most client-centric investment.

OUR VISION

We commit to a culture and optimism that will develop and progress India and pave the way to create a stable nation with strong business interests along with social and economic development of people from all communities.

MONTHLY INCOME SCHEME

GM1/ MI 1 M.I.S 9.50%	Amount	Period Int. Rate	M.I.S Int	Sr. Citizen 10%
	10,000	Monthly	79	83
	10,000	Quarterly	238	250
	10,000	Half Yearly	475	500
	10,000	Yearly	950	1000

GM2/ MI 2 M.I.S 10%	Amount	Period Int. Rate	M.I.S Int	Sr. Citizen 10.50%
	10,000	Monthly	83	88
	10,000	Quarterly	250	263
	10,000	Half Yearly	500	525
	10,000	Yearly	1000	1050

GM3/ MI 3 M.I.S 10.50%	Amount	Period Int. Rate	M.I.S Int	Sr. Citizen 11%
	10,000	Monthly	88	92
	10,000	Quarterly	263	275
	10,000	Half Yearly	525	550
	10,000	Yearly	1050	1100

GM4/ MI 4 M.I.S 11%	Amount	Period Int. Rate	M.I.S Int	Sr. Citizen 11.50%
	10,000	Monthly	92	96
	10,000	Quarterly	275	288
	10,000	Half Yearly	550	575
	10,000	Yearly	1100	1150

GM5/ MI 5 M.I.S 11.50%	Amount	Period Int. Rate	M.I.S Int	Sr. Citizen 12%
	10,000	Monthly	96	100
	10,000	Quarterly	288	300
	10,000	Half Yearly	575	600
	10,000	Yearly	1150	1200

GM6/ MI 6 M.I.S 12%	Amount	Period Int. Rate	M.I.S Int	Sr. Citizen 12.50%
	10,000	Monthly	100	104
	10,000	Quarterly	300	313
	10,000	Half Yearly	600	625
	10,000	Yearly	1200	1250

GM7/ MI 7 M.I.S 12.50%	Amount	Period Int. Rate	M.I.S Int	Sr. Citizen 13%
	10,000	Monthly	104	108
	10,000	Quarterly	313	325
	10,000	Half Yearly	625	650
	10,000	Yearly	1250	1300

Terms & Conditions

- Depositors can choose plans ranging from 1 year to 7 years.
- Interest rates range from 9.5% p.a to 12.5% p.a
- Senior citizens will receive an additional 0.50% p.a interest.
- Interest on deposits paid every month.
- Option to invest any amount above Rs.10,000/-
- Monthly Interest can be deposited into your account in India.
- Loan facility available in proportion to the invested amount.
- Grace period of auto renewal is 1 month.
  After 1 month the deposit will be locked for next one year.
- Upto GM5 prematurity applicable only after 3 year.
- GM6, GM7 prematurity applicable only after 4 year.

ICCS Nirvritti Vetan Yojana			
No.	Deposit Amount Yearly	Pay Out After 7th Year	Surrender Benefit
1	12,000	—	—
2	12,000	—	—
3	12,000	—	—
4	12,000	—	—
5	12,000	—	—
6	12,000	—	—
7	12,000	—	—
8	—	12,000	1,00,000
9	—	12,000	1,00,000
10	—	12,000	1,00,000
11	—	12,000	1,00,000
12	—	12,000	1,00,000
13	—	12,000	1,00,000
14	—	12,000	1,00,000
15	—	12,000	1,00,000
16	—	12,000	1,00,000
17	—	12,000	1,00,000
18	—	12,000	1,00,000
19	—	12,000	1,00,000
20	—	12,000	1,00,000
21	—	12,000	1,00,000

Terms & Conditions of "NVY"

1. Minimum Deposit of Rs.1000/- per month.
2. Deposits to be done for 84 months (7 years).
3. Payout will start from 8th year and payout is limited to next 14 years.
4. No prematurity is allowed in NVY.
5. Discontinued accounts will get return after the end of paying term (7years) with savings Interest rates.
6. KYC documents of members are compulsory for joining NVY.
   (Photo ID, Aadhar card, Age proof etc.,)
7. Deposit instalments can be made Monthly, Quarterly, Half Yearly and Yearly, and the payout instalments will be as same as the deposit instalment.

Plan RC1/RG1 Recurring Deposit ROI 9.5%

Amt. Deposit	MLY	QLY	HLY	YLY	Maturity	Sr. Ci. 10%
6000	500	1475	2900	5750	6312	6328
12000	1000	2950	5800	11500	12623	12656
24000	2000	5900	11600	23000	25246	25313
36000	3000	8850	17400	34500	37870	37969
48000	4000	11800	23200	46000	50493	50625
60000	5000	14750	29000	57500	63116	63282
120000	10000	29500	58000	115000	126232	126563
180000	15000	44250	87000	172500	189348	189845
240000	20000	59000	116000	230000	252464	253126
300000	25000	73750	145000	287500	315580	316408
600000	50000	147500	290000	575000	631160	632816
1200000	100000	295000	580000	1150000	1262320	1265632

Plan RC2/RG2 Recurring Deposit ROI 10%

Amt. Deposit	MLY	QLY	HLY	YLY	Maturity	Sr. Ci.10.5%
12000	500	1475	2900	5750	13305	13373
24000	1000	2950	5800	11500	26610	26746
48000	2000	5900	11600	23000	53220	53493
72000	3000	8850	17400	34500	79830	80239
96000	4000	11800	23200	46000	106440	106985
120000	5000	14750	29000	57500	133050	133732
240000	10000	29500	58000	115000	266099	267463
360000	15000	44250	87000	172500	399149	401195
480000	20000	59000	116000	230000	532198	534926
600000	25000	73750	145000	287500	665248	668658
1200000	50000	147500	290000	575000	1330496	1337315
2400000	100000	295000	580000	1150000	2660991	2674630

Plan RC3/RG3 Recurring Deposit ROI 10.5%

Amt. Deposit	MLY	QLY	HLY	YLY	Maturity	Sr. Ci. 11%
18000	500	1475	2900	5750	21159	21322
36000	1000	2950	5800	11500	42318	42644
72000	2000	5900	11600	23000	84636	85289
108000	3000	8850	17400	34500	126954	127933
144000	4000	11800	23200	46000	169271	170578
180000	5000	14750	29000	57500	211589	213222
360000	10000	29500	58000	115000	423179	426444
540000	15000	44250	87000	172500	634768	639666
720000	20000	59000	116000	230000	846357	852888
900000	25000	73750	145000	287500	1057946	1066110
1800000	50000	147500	290000	575000	2115893	2132220
3600000	100000	295000	580000	1150000	4231785	4264440

Plan RC4/RG4 Recurring Deposit ROI 11%

Amt. Deposit	MLY	QLY	HLY	YLY	Maturity	Sr.Ci.11.5%
24000	500	1475	2900	5750	30093	30407
48000	1000	2950	5800	11500	60187	60813
96000	2000	5900	11600	23000	120374	121627
144000	3000	8850	17400	34500	180561	182440
192000	4000	11800	23200	46000	240748	243253
240000	5000	14750	29000	57500	300935	304066
480000	10000	29500	58000	115000	601869	608133
720000	15000	44250	87000	172500	902804	912199
960000	20000	59000	116000	230000	1203739	1216266
1200000	25000	73750	145000	287500	1504673	1520332
2400000	50000	147500	290000	575000	3009346	3040664
4800000	100000	295000	580000	1150000	6018693	6081328

Plan RC5/RG5 Recurring Deposit ROI 11.5%

Amt. Deposit	MLY	QLY	HLY	YLY	Maturity	Sr.Ci. 12%
30000	500	1475	2900	5750	40382	40915
60000	1000	2950	5800	11500	80764	81830
120000	2000	5900	11600	23000	161527	163661
180000	3000	8850	17400	34500	242291	245491
240000	4000	11800	23200	46000	323055	327321
300000	5000	14750	29000	57500	403819	409152
600000	10000	29500	58000	115000	807637	818303
900000	15000	44250	87000	172500	1211456	1227455
1200000	20000	59000	116000	230000	1615274	1636607
1500000	25000	73750	145000	287500	2019093	2045758
3000000	50000	147500	290000	575000	4038186	4091517
6000000	100000	295000	580000	1150000	8076372	8183034

Plan RC6/RG6 Recurring Deposit ROI 12%

Amt. Deposit	MLY	QLY	HLY	YLY	Maturity	Sr. Ci.12.5%
36000	500	1475	2900	5750	52367	53211
72000	1000	2950	5800	11500	104734	106423
144000	2000	5900	11600	23000	209467	212845
216000	3000	8850	17400	34500	314201	319268
288000	4000	11800	23200	46000	418935	425690
360000	5000	14750	29000	57500	523668	532113
720000	10000	29500	58000	115000	1047337	1064225
1080000	15000	44250	87000	172500	1571005	1596338
1440000	20000	59000	116000	230000	2094673	2128451
1800000	25000	73750	145000	287500	2618342	2660563
3600000	50000	147500	290000	575000	5236683	5321126
7200000	100000	295000	580000	1150000	10473367	10642253

Plan RC7/RG7 Recurring Deposit ROI 12.5%

Amt. Deposit	MLY	QLY	HLY	YLY	Maturity	Sr. Ci. 13%
42000	500	1475	2900	5750	66482	67756
84000	1000	2950	5800	11500	132963	135513
168000	2000	5900	11600	23000	265927	271025
252000	3000	8850	17400	34500	398890	406538
336000	4000	11800	23200	46000	531854	542050
420000	5000	14750	29000	57500	664817	677563
840000	10000	29500	58000	115000	1329634	1355125
1260000	15000	44250	87000	172500	1994451	2032688
1680000	20000	59000	116000	230000	2659269	2710250
2100000	25000	73750	145000	287500	3324086	3387813
4200000	50000	147500	290000	575000	6648171	6775626
8400000	100000	295000	580000	1150000	13296343	13551252

Terms & Conditions

- Depositors can choose plans ranging from1 year to 7 years.
- ROI rates range from 9.5% p.a to 12.5% p.a based on the years.
- Senior citizens will receive an additional 0.50% p.a interest.
- Option to invest any amount above Rs.500/-.
- Investment frequencies can be Monthly, Quarterly, Half Yearly, and Yearly modes.
- Interest will be paid only for completed whole years.
- Loan facility available in proportion to the invested amount.
- After 1 month the deposit will be locked for next 1 year.
- Upto RG prematurity applicable only after 3 year.
- RG6, RG7 prematurity applicable only after 4 year.

Plan FC1/FG1 Fixed Deposit ROI 9.50% Year 1		
Amt. Deposit	Maturity	Sr. Ci. 10%
5000	5475	5500
10000	10950	11000
20000	21900	22000
30000	32850	33000
40000	43800	44000
50000	54750	55000
100000	109500	110000
200000	219000	220000
500000	547500	550000
1000000	1095000	1100000

Plan FC2/FG2 Fixed Deposit ROI 10% Year 2		
Amt. Deposit	Maturity	Sr. Ci. 10.50%
5000	6050	6105
10000	12100	12210
20000	24200	24421
30000	36300	36631
40000	48400	48841
50000	60500	61051
100000	121000	122103
200000	242000	244205
500000	605000	610513
1000000	1210000	1221025

Plan FC3/FG3 Fixed Deposit ROI 10.50% Year 3		
Amt. Deposit	Maturity	Sr. Ci. 11%
5000	6746	6838
10000	13492	13676
20000	26985	27353
30000	40477	41029
40000	53969	54705
50000	67462	68382
100000	134923	136763
200000	269847	273526
500000	674616	683816
1000000	1349233	1367631

Plan FC4/FG4 Fixed Deposit ROI 11% Year 4		
Amt. Deposit	Maturity	Sr. Ci. 11.50%
5000	7590	7728
10000	15181	15456
20000	30361	30912
30000	45542	46368
40000	60723	61824
50000	75904	77280
100000	151807	154561
200000	303614	309122
500000	759035	772804
1000000	1518070	1545608

Plan FC5/FG5 Fixed Deposit ROI 11.50% Year 5		
Amt. Deposit	Maturity	Sr. Ci. 12%
5000	8617	8812
10000	17234	17623
20000	34467	35247
30000	51701	52870
40000	68934	70494
50000	86168	88117
100000	172335	176234
200000	344671	352468
500000	861677	881171
1000000	1723353	1762342

Plan FC6/FG6 Fixed Deposit ROI 12% Year 6		
Amt. Deposit	Maturity	Sr. Ci. 12.50%
5000	9869	10136
10000	19738	20273
20000	39476	40546
30000	59215	60819
40000	78953	81091
50000	98691	101364
100000	197382	202729
200000	394765	405457
500000	986911	1013643
1000000	1973823	2027287

Plan FC7/FG7 Fixed Deposit ROI 12.50% Year 7		
Amt. Deposit	Maturity	Sr. Ci. 13%
5000	11403	11763
10000	22807	23526
20000	45614	47052
30000	68421	70578
40000	91228	94104
50000	114035	117630
100000	228070	235261
200000	456139	470521
500000	1140349	1176303
1000000	2280697	2352605

Special Plan for FD		
Plan	Month	Amount
SF 6	75	Doubling

TERMS & CONDITIONS

- Depositors can choose plans ranging from 1 year to 7 years.
- Interest rates range from 9.5% p.a to 12.5% p.a based on the investment years.
- Senior citizens will receive an additional 0.50% p.a interest.
- Option to invest any amount above Rs.5,000/- in this scheme.
- Loan facility available in proportion to the invested amount.
- Grace period of auto renewal is 1 month.
- After 1 month the deposit will be locked for next one year.
- Upto RG prematurity applicable only after 3 year.
- FG6, FG7 prematurity applicable only after 4 year.

Facilitator :

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