



DEVELOPMENT CIRCULAR NO. 2/2007
(For Field Workers under 18-Tier, AMR System, S&IC & Brokers)

Dated: 31.01.2007

To
All Field Workers

Dear Sir/Madam,

Re: Platinum Jubilee Bonus for Customers

With the commencement of the Platinum Jubilee Year on October 25, 2006 the organized chain of events have already started to take place celebrating the Platinum Jubilee year of the company. **The Company is well aware that this eventful milestone of the company have become possible with continuous support of our valued customers over the decades and to honor their valued support, it was announced in the function on 30th November, 2006 at Netaji Indoor Stadium, Kolkata to declare benefits for our valued customers.**

Accordingly, in this eventful year, the company has decided to allow Platinum Jubilee Maturity Bonus to all depositors who will deposit new case in any of the scheme mentioned below during Feb 07 and Mar 07. The details are mentioned herein below;

Platinum Jubilee Maturity Bonus

A depositor will be eligible for Platinum Jubilee Maturity Bonus as mentioned below subject to the following terms and conditions.

- Fresh New case deposit in RD & FD schemes mentioned herein below.
- Deposits during February 1, 2007 and March 31, 2007
- **Platinum Jubilee Bonus** will be paid on maturity on continued certificates after completion of full term of the scheme, at the applicable rates mentioned in the table below, on deposit amount without compounding.
- All other terms and conditions of the respective schemes shall remain unchanged.

Table No.	Scheme	Minimum Deposit	Higher Amount in multiples of	Existing Rate of Interest	Platinum Jubilee Bonus on Maturity	Effective RCH
		Rs.	Rs.	%	%	%
T66	Smart Jeevan Suvidha	Mly 300	100	5	14.50	7.00
		Qly 900	300			
		Hly 1800	600			
		Yly 3600	1200			
T67	Future Smart Money Back	Mly 250	50	5	4.58	7.00
T68	Smart Swapna	Mly 300	50	5	7.25	7.00
T69	Smart Sansar Plan	Mly 500	100	5	5.847	7.00
T71	Smart Sanchay	Qly	250	5	10.154	7.00
		Hly	500			
		Yly	1000			
T73	Smart Suraksha	15000	5000	5.25	8.507	7.75
T74	Future Smart Health	10000	10000	5.00	8.468	7.50



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For example:

If a customer deposit says Rs. 3600/ yearly then he will be entitled maturity amount of Rs.20824/ after 7 year (Rs.18747.77 @ 5% compounded annually on deposit of Rs.14320 and a platinum jubilee bonus of Rs.2076.40 calculated @14.5% on the deposit amount on maturity) the effective return to the depositor comes to Rs.7% compounded annually.

We hope, **Platinum Jubilee Bonus** to our customers will also enthuse all active Field workers to take full advantage of the opportunity to increase their customer base by way of exhibiting enhanced financial benefits, add on insurance cover and convenient customer service at their door step and as result will built a strong customer base which will help them to earn higher.

Thanking you,
Yours faithfully,



S.K. ROY
MANAGING DIRECTOR

Copy to: D(OPS)/ D(CP&S) / P(F) / EVP / ALL VPs/ ALL Sr. GMs/ALL GMs / ALL DGMs / ALL CMs / ALL RMs / ALL ARMs / ALL BMs