



Daily deposit scheme is a monetary deposit scheme introduced to help daily wage earners, small traders, and shopkeepers etc. to inculcate saving habits and also as a way of funding their bigger capital requirements. In this scheme, money can be deposited into an account on daily basis. The amount may be as small as rupees ten.

The unique characteristic of this scheme is that officer from the bank collects money to be deposited, on daily basis, from doorsteps of the account holder. Due to paucity of time the target segment is not able to access the Bank branch during business hours. The facility of small withdrawals from the savings account is another added advantage, again a 1st of its kind in the market.

On reaching a specified threshold, the funds get transferred to a fixed deposit of a fixed tenure. Further, the investor also has an option to avail loan as micro bazaar loan for their working capital requirement.

**Minimum deposit:** ₹10

**Maximum deposit:** ₹8,000 through HHD

**Tenure of FD:** 1 year

Bandhan Bank customers can also book FD through internet banking.