

## FINANCIAL POLICY DOCUMENT

Company: ABC Financial Services

Policy ID: FP-2024-001

### Section 1: Interest Rates

- Fixed Deposit Rate: 7.5% per annum
- Savings Account Rate: 4.0% per annum
- Current Repo Rate Reference: 6.5% (as of policy date)

### Section 2: Investment Guidelines

- Minimum Investment: ₹10,000
- Lock-in Period: 12 months
- Penalty for early withdrawal: 1% of principal

### Section 3: Tax Benefits

- Section 80C deduction applicable
- Maximum deduction: ₹1.5 lakh per year
- TDS applicable above ₹40,000 interest