

Rates for Retail Assets Products Effective from 05 April 2017

Product	Type	Slabs	Self Employed Non-professional ¹	Salaried		
				A & Self Employed Professional ²	B	C
Home Loan	Apartment	upto 13M	10.25%	9.25%	9.70%	10.25%
		13M>	10.70%	9.70%	10.25%	10.70%
	Construction	upto 13M	10.45%	9.99%	10.25%	10.45%
		13M>	11.20%	10.75%	11.00%	11.20%
		30M>	12.20%	11.95%	12.20%	12.20%
	Semi Pucca/ non-approved	upto 13M	12.70%	12.20%	12.70%	12.70%
		13M>	13.20%	12.70%	13.20%	13.20%
	Home Equity	upto 13M	11.20%	10.70%	11.00%	11.20%
		13M>	11.70%	11.20%	11.45%	11.70%
	Commercial Home Loan	upto 13M	11.20%	10.70%	11.00%	11.20%
		13M>	11.70%	11.20%	11.50%	11.70%
		30M>	12.20%	11.95%	12.20%	12.20%
Auto Loan	upto 5M	11.20%	10.70%	11.00%	11.20%	
	5M+	12.20%	11.20%	11.70%	12.20%	
Personal Loan	upto 1M	-	10.70%	12.20%	12.70%	
	1M+	-	11.70%	13.20%	13.70%	

1. "Self Employed Non-Professional" primarily refers to Businessmen.
2. "Self employed Professional" primarily refers to Doctors.

Rates for Retail Deposit Products Effective from 12 January 2017

Annual Profit Scheme (APS - 210)		
>= BDT 10,000	Rate	
Term	Individual	Institutional
1 Yr	6.75% p.a.	6.5% p.a.
2/3 Yr	7.00% p.a.	7.00% p.a.

Monthly Profit Scheme (MPS - 230)		
>= BDT 50,000	Rate	
Term	Individual	
1 Yr	6.75% p.a.	
2/3 Yr	7.00% p.a.	

Fixed Deposit General(FDR GEN - 250)		
>= BDT 10,000	Rate	
Term	Individual	Institutional
3 Months	6.50% p.a.	6.25% p.a.
6 Months	6.75% p.a.	6.50% p.a.
13 Months	7.31% (per 13 months)	7.04% (per 13 months)

Quarterly Profit Scheme(QPS - 220)		
>= BDT 50,000	Rate	
Term	Individual	
1 Yr	6.75% p.a.	
2/3 Yr	7.00% p.a.	

Cumulative Profit Scheme (CPS - 240)		
>= BDT 10,000	Rate	
Term	Individual	Institutional
2/3 Yr	7.00% p.a.	7.00% p.a.

IPDC Ultiflex Deposit Scheme (IUDC - 301)	
Term	Simple Interest rate
2/3/4/5 Yrs	7.50% p.a.

For APS, QPS, MPS, FDR GEN:
- Special interest for female, freedom fighter and senior citizens will be 0.15% plus card rate.

Deposit Premium Scheme (DPS-340)									
Monthly Installment	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs
1,000	25,976	40,493	56,135	72,989	91,150	110,718	131,802	154,520	179,000
2,000	51,952	80,986	112,270	145,978	182,300	221,436	263,604	309,040	358,000
3,000	77,928	121,479	168,405	218,967	273,450	332,154	395,406	463,560	537,000
4,000	103,904	161,972	224,540	291,956	364,600	442,872	527,208	618,080	716,000
5,000	129,880	202,465	280,675	364,945	455,750	553,590	659,010	772,600	895,000
10,000	259,760	404,930	561,350	729,890	911,500	1,107,180	1,318,020	1,545,200	1,790,000

Notes for DPS:

- Minimum deposit amount is BDT 1,000 for DPS scheme. No Maximum amount. All equal instalments.
- Waiver on last instalment subject to given all the PDC except last instalment at the time of account opening. This offer is applicable for the DPS term of minimum 3 years or above.

Please Note:

1. All interest payments for deposit products are subject to the deduction of Income Tax & yearly Excise Duty.
2. For DPS, Ultiflex and Millionaire Deposit Scheme the minimum period will be 24 months.
3. The interest rate is applicable for deposit up to BDT 20 Million. For any deposit over BDT 20 Million please contact IPDC for rate.
4. Double Money Deposit Scheme (DMDS) rate is applicable only for Individual Customer upto BDT 10 Million. Any other variations need to take prior approval from the mentioned approval authority.
5. Rates can be changed any time at IPDC management discretion from time to time.

Millionaire Deposit Scheme (MDS - 320)			
Initial Deposit	Monthly Inst.	Term	Maturity Value
50,000	3,106	13 yrs 5 mnth	1,000,000
50,000	3,585	12 yrs 4 mnth	1,000,000
50,000	4,114	11 yrs 4 mnth	1,000,000
50,000	4,579	10 yrs 7 mnth	1,000,000
50,000	5,682	9 yrs 2 mnth	1,000,000
50,000	6,159	8 yrs 8 mnth	1,000,000
50,000	6,604	8 yrs 3 mnth	1,000,000
50,000	7,098	7 yrs 10 mnth	1,000,000
50,000	7,647	7 yrs 5 mnth	1,000,000
50,000	8,138	7 yrs 1 mnth	1,000,000
50,000	8,536	6 yrs 10 mnth	1,000,000
50,000	9,113	6 yrs 6 mnth	1,000,000
50,000	9,590	6 yrs 3 mnth	1,000,000
50,000	10,112	6 yrs 0 mnth	1,000,000
50,000	10,670	5 yrs 9 mnth	1,000,000
100,000	3,109	12 yrs 3 mnth	1,000,000
100,000	3,665	11 yrs 2 mnth	1,000,000
100,000	4,175	10 yrs 4 mnth	1,000,000
100,000	4,715	9 yrs 7 mnth	1,000,000
100,000	5,204	9 yrs 0 mnth	1,000,000
100,000	5,671	8 yrs 6 mnth	1,000,000
100,000	8,759	6 yrs 3 mnth	1,000,000
100,000	10,567	5 yrs 5 mnth	1,000,000
100,000	12,482	4 yrs 9 mnth	1,000,000
100,000	15,413	4 yrs 0 mnth	1,000,000
100,000	20,292	3 yrs 2 mnth	1,000,000
200,000	5,767	7 yrs 2 mnth	1,000,000
200,000	8,703	5 yrs 5 mnth	1,000,000
200,000	10,906	4 yrs 7 mnth	1,000,000
200,000	13,359	3 yrs 11 mnth	1,000,000
200,000	15,815	3 yrs 5 mnth	1,000,000
200,000	20,510	2 yrs 9 mnth	1,000,000

Double Money Deposit Scheme (DMDS - 310)	
Initial investment	BDT 50,000
Term	8 yrs 6 Months
Maturity Value	BDT 100,000