

IPDC Finance Limited

Card Rates for Deposit Products

Effective from: 9th September 2020
Effective till: Until Further Notice

Product	Annual Profit Scheme	Quarterly Profit Scheme	Monthly Profit Scheme	Cumulative Profit Scheme	Fixed Deposit General
Code	APS - 210	QPS - 220	MPS - 230	CPS - 240	FDR GEN - 250
Minimum Amount	>=50,000/-	>=50,000/-	>=50,000/-	>=50,000/-	>=50,000/-
3 Months					5.50%
4 Months					5.00%
6 Months					6.75%
12 Months	7.00%	7.00%	7.00%	7.00%	7.00%
24 Months	7.50%	7.50%	7.50%	7.50%	7.50%
36 Months	8.00%	8.00%	8.00%	8.00%	8.00%

Millionaire Deposit Scheme (MDS - 320) Rate : 8.00% p.a.		
Initial Deposit	Monthly Inst.	Term
50,000	3,039	13 Years 5 Months
50,000	3,681	12 Years
50,000	4,241	11 Years
50,000	5,048	9 Years 10 Months
50,000	6,084	8 Years 8 Months
50,000	7,344	7 Years 7 Months
50,000	9,191	6 Years 5 Months
50,000	10,398	5 Years 10 Months
50,000	11,647	5 Years 4 Months
50,000	13,442	4 Years 9 Months
50,000	15,377	4 Years 3 Months
50,000	18,308	3 Years 8 Months
50,000	21,687	3 Years 2 Months
100,000	2,449	13 Years 8 Months
100,000	3,586	11 Years 2 Months
100,000	4,325	10 Years
100,000	5,271	8 Years 10 Months
100,000	6,621	7 Years 7 Months
100,000	8,224	6 Years 6 Months
100,000	9,337	5 Years 11 Months
100,000	10,698	5 Years 4 Months
100,000	12,129	4 Years 10 Months
100,000	14,231	4 Years 3 Months
100,000	17,008	3 Years 8 Months
100,000	20,209	3 Years 2 Months
200,000	6,473	6 Years 7 Months
200,000	7,436	6 Years
200,000	8,610	5 Years 5 Months
200,000	10,071	4 Years 10 Months
200,000	11,939	4 Years 3 Months
200,000	14,008	3 Years 9 Months
200,000	17,253	3 Years 2 Months
200,000	21,172	2 Years 8 Months

Deposit Premium Scheme (DPS-340) - Rate of return: 8.00%

Premium	2 Yrs	3 Yrs	4 Yrs	5 Yrs
1,000	26,029	40,625	56,389	73,414
2,000	52,058	81,250	112,778	146,828
5,000	130,144	203,125	281,945	367,070
10,000	260,289	406,251	563,890	734,140
6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs
91,801	111,659	133,106	156,268	181,283
183,602	223,318	266,211	312,536	362,566
459,005	558,295	665,528	781,339	906,416
918,010	1,116,589	1,331,056	1,562,679	1,812,832

Double Money Deposit Scheme (DMDS- 310)

Initial Investment	BDT 50,000
Term	9 Years
Maturity Value	BDT 100,000
Rate	8.00% p.a.

Ultiflex Deposit Scheme (IUDC- 301)

Term	2/3/4/5 years
Rate	8.00% p.a.

Please Note:

1. Rates can be changed any time at IPDC management discretion from time to time.
2. Respective Business Heads will have the authority to approve up to 0.50% deviation from the card rate.
3. For Secured Overdraft/RLS, the spread will be 1.5%. Head of Business will have the authority to approve up to 1% deviation from spread.
4. For Secured Overdraft/RLS, processing fee will be charged based on the amount of NID verification charge, CIB verification charge and Tax.
5. All interest payments for deposit products are subject to the deduction of Income Tax & Yearly Excise Duty
6. For DPS, Ultiflex and Millionaire Deposit Scheme the minimum period will be 24 months
7. Double Money Deposit Scheme (DMDS) rate is applicable only for Individual Customers up to BDT 10 Million. Any other variations in terms of increasing limit/rate, prior approval from the concerned authority of IPDC is required [As per PPG]
8. For IPDC Priti customers/ Senior citizen/ Freedom fighters/ Employees, special rate is applicable for FDR, APS, MPS, QPS and CPS only.

Note For DPS:

1. Minimum deposit amount is BDT 1,000 p.a. in case of DPS scheme. There will be no maximum amount barrier in case of DPS installments, however all the installments over the period must be equal.
2. DPS customer will enjoy waiver on the last installment if s/he pays all the installments except the last installment. This offer is applicable if the DPS term is minimum 3 years or above.