

## Rates for Retail Deposit Products Effective from 15<sup>th</sup> Jan 2019

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					8.50%
6 Months					9.00%
12 Months	9.00%	8.75%	8.70%		
24/36 Months		9.25%	9.25%	9.50%	

Δ Small savers scheme will apply for deposits <= 200,000/-	
Amount	Rate
10,000-100,000	9.50%
100,001-200,000	9.25%

Double Money Deposit Scheme (DMDS - 310)	
Initial investment	BDT 50,000
Term	6 yrs 11 Months
Maturity Value	BDT 100,000

Deposit Premium Scheme (DPS-340)									
Premium	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs
1,000	26,630	42,026	59,000	77,714	98,346	121,093	146,171	173,820	204,303
2,000	53,260	84,052	118,000	155,428	196,692	242,186	292,342	347,640	408,606
5,000	133,150	210,130	295,000	388,570	491,730	605,465	730,855	869,100	1,021,515
10,000	266,300	420,260	590,000	777,140	983,460	1,210,930	1,461,710	1,738,200	2,043,030

### 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 PDCs 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. Ultiflex, Double Money Deposit Scheme (DMD), and MDS rates are applicable only for Individual Customer up to BDT 10 Million. Any other variations need to take prior approval from MD..
4. Special interest for female, Freedom fighter and senior citizens (58 years & above) will be 0.15% plus card Rate for APS, QPS, MPS, FDR GEN
5. Employee & Family deposit: Card rate +0.50% for APS, QPS, MPS, CPS & FDR Gen
6. The special rate of Small Savers Scheme is applicable for first 100,000/- or first 200,000/- deposits. Starting from 15th Jan'19. Regular card rate will apply for any additional amount. Minimum tenure must be 12 months. Exiting customers can avail the above rate for first 100k & 200k since 15th Jan;19. This rate amount will be applied on customer not on account.
7. 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	3,050	12 yrs	1,000,000
50,000	4,245	10 Years	1,000,000
50,000	5,061	9 Yrs	1,000,000
50,000	6,095	8 yrs	1,000,000
50,000	7,441	7yrs	1,000,000
50,000	9,255	6yrs	1,000,000
50,000	10,405	5 yrs 6 months	1,000,000
50,000	11,820	5 yrs	1,000,000
50,000	13,523	4 yrs 6 months	1,000,000
50,000	15,697	4 yrs	1,000,000
50,000	18,458	3 yrs 6 months	1,000,000
50,000	22,200	3 yrs	1,000,000
100,000	2,464	12 yrs	1,000,000
100,000	3,596	10 yrs	1,000,000
100,000	4,369	9 yrs	1,000,000
100,000	5,348	8 yrs	1,000,000
100,000	6,623	7 yrs	1,000,000
100,000	8,342	6 yrs	1,000,000
100,000	9,431	5 yrs 6 months	1,000,000
100,000	10,772	5 yrs	1,000,000
100,000	12,385	4 yrs 6 months	1,000,000
100,000	14,445	4 yrs	1,000,000
100,000	17,060	3 yrs 6 months	1,000,000
100,000	20,606	3 yrs	1,000,000
200,000	6,516	6 yrs	1,000,000
200,000	7,482	5 yrs 6 months	1,000,000
200,000	8,676	5 yrs	1,000,000
200,000	10,107	4 yrs 6 months	1,000,000
200,000	11,941	4 yrs	1,000,000
200,000	14,262	3 yrs 6 months	1,000,000
200,000	17,417	3 yrs	1,000,000
200,000	21,783	2 yrs 6 months	1,000,000

IPDC Ultiflex Deposit Scheme (IUDC - 301)	
Term	Simple Interest rate
1/2/3/4/5 Yrs	9.50% p.a.