



IPDC Finance Limited

Card Rates for Deposit Products

Effective from: 9th February 2023

For Individual Depositors/ PF & GF Deposit

Product	Monthly Profit Scheme	Quarterly Profit Scheme	Annual Profit Scheme	Cumulative Profit Scheme	Fixed Deposit General	Deposit Premium Scheme	Millionaire Deposit Scheme	Double Money Deposit	Ultiflex Deposit Scheme
Code	MPS - 230	QPS - 220	QPS - 220	CPS - 240	FDR GEN - 250	DPS-340	MDS-320	DMDS-310	IUDS-301
Minimum Amount	>=50,000/-	>=50,000/-	>=50,000/-	>=50,000/-	>=50,000/-	>=1,000/-	Table 2	>=50,000 & <10M	>=50,000 & <10M
3 Months					7.00%				
6 Months					7.00%				
12 Months	7.00%	7.00%	7.00%		7.00%	7.00% Tenure: >= 3 Yrs (Table - 1)	7.00% Tenure: >= 3 Yrs (Table - 2)	7.00% (Initial Investment will be doubled in 10 years 3 month)	7.00% (Simple Interest) Tenure: 3/4/5 Yrs
24 Months	7.50%	7.50%	7.50%	7.50%	N/A				
36 Months	7.00%	7.00%	7.00%	7.00%	N/A				
60 Months	6.50%	6.50%	6.50%	6.50%	N/A				

- Deposit Premium Scheme, Millionaire Deposit Scheme are products with equal monthly installments.
- Interest will be paid as per schedule under MPS, QPS and APS. Interest can be withdrawn or reinvested with principal at maturity for FDR and CPS.

For Institutional Depositors:

	3 months	6 months	12 months	24 months	36 months	60 months
FDR-GEN	7.00%	7.00%	7.00%	N/A	N/A	N/A
CPS	N/A	N/A	N/A	7.50%	7.00%	6.50%

Table -1: Deposit Premium Scheme (DPS-340) Rate : 7.00% p.a.

Premium	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs
1,000	40,026	55,279	71,598	89,061	107,745	127,738	149,130	172,019
2,000	80,053	110,557	143,197	178,121	215,490	255,475	298,259	344,038
5,000	200,132	276,393	357,992	445,303	538,726	638,688	745,648	860,094
10,000	400,265	552,786	715,984	890,606	1,077,451	1,277,376	1,491,295	1,720,189

Table-2: Millionaire Deposit Scheme (MDS - 320) Rate : 7.00% p.a.

Initial Deposit	3 Years	3 Years 6 Months	4 Years	4 Years 6 Months	5 Years	5 Years 6 Months	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years
50,000	23,454	19,709	16,905	14,727	12,987	11,567	10,386	8,536	7,157	6,090	5,242	4,554	3,985
100,000	21,923	18,376	15,719	13,656	12,008	10,663	9,544	7,791	6,484	5,473	4,670	4,018	3,479
200,000	18,863	15,710	13,348	11,514	10,049	8,853	7,859	6,301	5,139	4,240	3,527	2,947	2,468

Please Note:

1. Priti (dedicated platform for female customers for retail services), Freedom Fighter, Senior Citizen, GP Star, Doctors & Micro Deposit (up to 0.25 M) will enjoy 0.25% above card rate for any product with tenure up to 12 Months.