

IPDC Finance Limited

Card Rates for Deposit Products

Effective from: 1st January 2021

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	-	-	-	-	5.00%
4 Months	-	-	-	-	5.00%
6 Months	-	-	-	-	5.50%
12 Months	5.75%	5.75%	5.75%	5.75%	5.75%
24 Months	6.25%	6.25%	6.25%	6.25%	6.25%
36 Months	7.00%	7.00%	7.00%	7.00%	7.00%
60 Months	8.00%	8.00%	8.00%	8.00%	8.50%

Millionaire Deposit Scheme (MDS - 320) Rate : 7.50% p.a.		
Initial Deposit	Monthly Inst.	Term
50,000	3,831	12 Years
50,000	4,395	11 Years
50,000	5,079	10 Years
50,000	5,923	9 Years
50,000	6,985	8 Years
50,000	8,361	7 Years
50,000	10,206	6 Years
50,000	11,385	5.5 Years
50,000	12,803	5 Years
50,000	14,540	4.5 Years
50,000	16,715	4 Years
50,000	19,517	3.5 Years
50,000	23,258	3 Years
100,000	3,848	11 Years
100,000	4,496	10 Years
100,000	5,295	9 Years
100,000	6,301	8 Years
100,000	7,605	7 Years
100,000	9,353	6 Years
100,000	10,469	5.5 Years
100,000	11,813	5 Years
100,000	13,458	4.5 Years
100,000	15,519	4 Years
100,000	18,173	3.5 Years
100,000	21,718	3 Years
200,000	6,092	7 Years
200,000	7,646	6 Years
200,000	8,639	5.5 Years
200,000	9,833	5 Years
200,000	11,295	4.5 Years
200,000	13,127	4 Years
200,000	15,486	3.5 Years
200,000	18,637	3 Years

Deposit Premium Scheme (DPS-340) - Rate of return: 7.50%

Premium	3 Yrs	4 Yrs	5 Yrs	6 Yrs
1,000	40,325	55,831	72,501	90,420
2,000	80,650	111,663	145,002	180,841
5,000	201,625	279,157	362,505	452,103
10,000	403,250	558,315	725,009	904,206

Premium	7 Yrs	8 Yrs	9 Yrs	10 Yrs
1,000	109,684	130,392	152,654	176,585
2,000	219,368	260,785	305,308	353,171
5,000	548,421	651,963	763,271	882,927
10,000	1,096,843	1,303,927	1,526,543	1,765,855

Double Money Deposit Scheme (DMDS- 310)

Initial Investment	BDT 50,000
Term	8.5 Years
Maturity Value	BDT 100,000
Rate	8.47% p.a.

Ultiflex Deposit Scheme (IUDC- 301)

Term	3/4/5 years
Rate	7.25% p.a.


Please Note:

- Rates can be changed any time at IPDC management discretion from time to time.
- For Secured Overdraft/RLS, processing fee will be charged based on the amount of NID verification charge, CIB verification charge and Tax.
- All interest payments for deposit products are subject to the deduction of Income Tax & Yearly Excise Duty.
- For DPS, Ultiflex and Millionaire Deposit Scheme the minimum period will be 36 months.
- DMDS/Ultiflex rate is applicable only for Individual Customers up to BDT 10 Million.

- For any exception approval from the concerned authority is required.

Note For DPS:

- Minimum deposit amount is BDT 1,000 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.
- DPS customer will enjoy waiver on the last installment if s/he pays all the installments except the last installment.

Please call
 **16519**
 8AM-10PM
 except govt. holidays