

IPDC Finance Limited

Card Rates for Deposit Products

Effective from: 26th August 2021

For Individual Depositors

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					5.60%				
6 Months					6.00%				
12 Months	6.25%	6.25%	6.25%		6.25%	7.50% Tenure: >= 3 Yrs (Table - 1)	7.50% Tenure: >= 3 Yrs (Table - 2)	7.50% (Initial Investment will be doubled in 9.5 years)	7.25% (Simple Interest) Tenure: 3/4/5 Yrs
24 Months	6.50%	6.50%	6.50%	6.50%					
36 Months	6.75%	6.75%	6.75%	6.75%					
60 Months	7.00%	7.00%	7.00%	7.00%					

- 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 Interest can be withdrawn or reinvested with principal at maturity for FDR and CPS.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	5.00%	5.50%	5.75%	N/A	N/A	N/A
CPS	N/A	N/A	N/A	6.25%	6.75%	7.00%

Table -1: Deposit Premium Scheme (DPS-340) Rate : 7.50% p.a.

Premium	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs
1,000	40,325	55,831	72,501	90,420	109,684	130,392	152,654	176,585
2,000	80,650	111,663	145,002	180,841	219,368	260,785	305,308	353,171
5,000	201,625	279,157	362,505	452,103	548,421	651,963	763,271	882,927
10,000	403,250	558,315	725,009	904,206	1,096,843	1,303,927	1,526,543	1,765,855

Table-2: Millionaire Deposit Scheme (MDS - 320) Rate : 7.50% 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	23,258	19,517	16,715	14,540	12,803	11,385	10,206	8,361	6,985	5,923	5,079	4,395	3,831
100,000	21,718	18,173	15,519	13,458	11,813	10,469	9,353	7,605	6,301	5,295	4,496	3,848	
200,000	18,637	15,486	13,127	11,295	9,833	8,639	7,646	6,092					

Please Note:

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