



## National Housing Finance and Investments Limited

Concord Baksh Tower (7th floor), Plot # 11-A, Road # 48, Block # CWN (A), Gulshan-2, Dhaka-1212

### Deposit Schemes / Products Interest Rate

Effective Date from March 1, 2020

#### 1) Periodical Income Scheme

Calculation for benefit of BDT 1.00 lac

Term	Monthly Income	Quarterly Income	Half yearly Income	Interest Rate (P.A.)
1 Year	600	1,800	3,600	7.20%
2 -3 Years	625	1,875	3,750	7.50%
4-5 Years	625	1,875	3,750	7.50%

\* Minimum deposit amount BDT 100,000/-.

#### 2) Fixed Term Deposit

Term	Interest rate (P.A.)	
	Individual	Corporate
3 months	7.00%	7.00%
4 months		
5 months		
6 months	7.25%	7.25%
9 months		
1 Year		
13 months	7.50%	7.50%
15 months		
2 Years		
3 Years		

\*Minimum Deposit Amount BDT 50,000/- & above. Senior citizen i.e age 59 or above 59 years rate will be higher 0.25% from normal rate.

#### 3) Money Multiplier Scheme

Multiple Time	Tenure	Interest Rate (P.A.)
1.5 Times	5 Years 6 Months	7.66%
2 Times	8 Years 6 Months	8.50%
2.5 Times	11 Years 6 Months	8.30%
3 Times	15 Years	7.60%
4 Times	18 Years 3 Months	7.90%

\* Eligible amount BDT 1.00 lac and above.

#### 4) Mohila Savings Scheme

Period	Calculation of matured amount for BDT 2,000/-	Interest Rate (P.A.)
3 Years	80,351	7.25%
5 Years	144,639	7.40%
8 Years	263,484	7.75%
10 Years	362,566	8.00%
12 Years	474,955	8.00%

#### 5) National Housing Kotipoti Scheme

Period	Monthly Installment (BDT)	Payable After Maturity (BDT)
10 Years	55,600	10,000,000
12 Years	42,500	
15 Years	29,500	
18 Years	21,500	

#### 6) Housing Deposit Scheme

Period	Calculation of Matured amount for BDT			
	5,000	6,000	7,000	10,000
7 Years	553,336	664,003	774,670	1,106,672
10 Years	906,416	1,087,699	1,268,982	1,812,832
12 Years	1,187,388	1,424,866	1,662,343	2,374,776

#### 7) Monthly Savings Scheme (MSS)

Period	Sample Calculation of matured amount for BDT 1000/=	Interest Rate (P.A.)
2 Years	25,836	7.25%
3 Years	40,176	7.25%
5 Years	72,501	7.50%
7 Years	109,684	7.50%
10 Years	178,918	7.75%

#### 8) Millionaire Scheme

Period	Monthly Installment (BDT)	Payable after Maturity	Interest Rate (P.A.)
3 Years	24,850	1,000,000	7.37%
5 Years	13,850		7.34%
6 Years	11,000		7.68%
8 Years	7,600		7.72%
10 Years	5,550		7.89%
12 Years	4,225		7.95%

#### 9) Education Pension Scheme

I. Calculation for monthly deposit of BDT 3000/-	
Matured value at the end of 7(Seven)Years	Monthly Pension benefit for next 7(Seven) years
BDT 332,002	BDT 5,133

II. Calculation for monthly deposit BDT 5000/-	
Matured value at the end of 7(Seven)Years	Monthly Pension benefit for next 7(Seven) years
BDT 553,336	BDT 8,555

[ Govt. tax & excise duty to be deducted as per rules ]