



## National Housing Finance & Investments Ltd.

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 January 25,2018

#### 1) Periodical Income Scheme

Calculation for benefit of BDT 1.00 lac

Term	Monthly Income	Quarterly Income	Half yearly Income	Simple Interest Rate
1 Year	650	1,950	3,900	7.80%
2 Years	700	2,100	4,200	8.40%
3 -4 Years	750	2,250	4,500	9.00%
5 Years	800	2,400	4,800	9.60%

#### 2) Fixed Term Deposit

Term	Applicable Rate of Return	
	Individual	Institution
3 months	8.00%	8.00%
4 months		
5 months		
6 months		
9 months		
1 Year	8.50%	8.50%
13 months	8.75%	8.75%
15 months		
2 Years		
3 Years		

\*Minimum Deposit Amount: BDT 50,000/= & above

Note: If Individual deposit above Tk. 1.00 Crore rate will be applicable same as Corporate deposit. 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
1.5 Times	5 Years
2 Times	7 Years 6 Months
2.5 Times	9 Years 9 Months
3 Times	11 Years 6 Months
4 Times	14 Years 6 Months

#### 4) Mohila Savings Scheme

Period	Calculation of matured amount for BDT 2,000/-
3 Years	82,724
5 Years	1,52,391
8 Years	2,86,919
10 Years	4,03,638
12 Years	5,47,625

#### 5) National Housing Kotipoti Scheme

Period	Monthly Installment (BDT)	Payable After Maturity(BDT)
10 Years	50,000	10,000,000
12 Years	37,000	
15 Years	24,500	
18 Years	16,750	

#### 6) Housing Deposit Scheme

Period	Calculation of Matured amount for BDT			
	5,000	10,000	15,000	20,000
7 Years	564,303	1,128,607	1,692,910	2,257,214
10 Years	947,355	1,894,710	2,842,065	3,789,421
12 Years	1,298,222	2,596,444	3,894,666	5,192,888

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

Period	Sample Calculation of matured amount for BDT 1000/=
2 Years	26,245
3 Years	41,296
5 Years	75,990
7 Years	118,444
10 Years	200,657

#### 8) Millionaire Scheme

Period	Monthly Installment (BDT)	Payable after Maturity
3 Years	24,700	1,000,000
5 Years	13,500	
6 Years	10,600	
8 Years	7,150	
10 Years	5,000	
12 Years	3,700	

#### 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 322,806	BDT 5,112

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 538,011	BDT 8,520

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