



National Housing Finance and Investments Limited

Concord Baksh Tower (7th Floor), Plot-11A, Road-48, Gulshan-2, Dhaka-1212

Rate of Deposit Schemes

Effective from : 01/12/2017

Housing Deposit Scheme:

Period in (Month)	Calculation of matured amount for BDT				Interest Rate (p.a.)
	5,000	10,000	15,000	20,000	
84	564,303	1,128,607	1,692,910	2,257,214	8.00%
120	947,355	1,894,710	2,842,065	3,789,421	8.50%
144	1,298,222	2,596,444	3,894,666	5,192,888	9.00%

[Govt. tax to be deducted as per rules]

Money Multiplier Scheme:

Multiple Time	Period in (Month)	Interest Rate (p.a.)
1.5 Times	66	7.64%
2 Times	102	8.49%
2.5 Times	126	9.11%
3 Times	144	9.59%
4 Times	177	9.85%

[Eligible amount: BDT. 1.00 lac and multiple]

Education Pension Scheme:

Calculation for monthly deposit of BDT 3,000/-			
Matured value at the end of 84 Months		Monthly pension benefit for next 84 Months	
Value	Interest Rate	Value	Interest rate
BDT 322,806	6.75% p.a.	BDT 5,112	8.50% p.a.
Calculation for monthly deposit of BDT 5,000/-			
Matured value at the end of 84 Months		Monthly pension benefit for next 84 Months	
Value	Interest Rate	Value	Interest rate
BDT 538,011	6.75% p.a.	BDT 8,520	8.50% p.a.

[Eligible amount: BDT. 1.00 lac and multiple]

Senior Citizen Term Deposit:

This scheme is applicable only to the Senior citizen who are 59 years and above. They will be given 0.25% higher rate over regular prevailing FDR rate for individual.

Mohila Savings Scheme:

Period in Month	Calculation of matured amount for BDT 2,000/-	Interest Rate (p.a.)
36	82,724	8.85%
60	152,391	9.10%
96	286,919	9.40%
120	403,638	9.60%
144	547,625	9.75%

* Amount will be calculating BDT 2,000/- multiple.

[Govt. tax to be deducted as per rules]

Fixed Term Deposit:

Term in Month	Individual	Corporate
3	7.00%	6.75%
4		
5		
6	7.15%	
9		
12	7.50%	
13	7.75%	7.25%
15		
24	8.00%	7.50%
36	8.25%	8.00%

*Minimum Deposit Amount: BDT 50,000/- & above.

Periodical Income Scheme:

Calculation for benefit of BDT 1.00 lac					
Term in Month	Monthly Income	Quarterly Income	Half yearly Income	Yearly Income	Interest Rate (p.a)
12	583	1,750	3,500	7,000	7.00%
24	604	1,812	3,625	7,250	7.25%
36 & 48	625	1,875	3,750	7,500	7.50%
60	667	2,000	4,000	8,000	8.00%

[Govt. tax to be deducted as per rules]

Monthly Savings Scheme (MSS):

Period in Month	Sample Calculation of matured amount for BDT 1000/=	Interest Rate(p.a.)
24	26,245	8.50%
36	41,296	8.75%
60	75,990	9.00%
84	118,444	9.25%
120	200,657	9.50%

Millionaire Scheme:

Period in Month	Monthly Installment (BDT)	Payable after Maturity (BDT)	Interest Rate (p.a)
36	24,700	1000,000	7.52%
60	13,500		8.06%
72	10,600		8.56%
96	7,150		8.84%
120	5,000		9.45%
144	3,700		9.57%

[Govt. tax to be deducted as per rules]

National Housing Kotipoti Scheme

Period in Month	Monthly Installment (BDT)	Payable after Maturity (BDT)	Interest Rate (p.a)
120	50,000	10,000,000	9.45%
144	37,000		9.57%
180	24,500		9.75%
216	16,750		9.88%

[Govt. tax to be deducted as per rules]