



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 October 18, 2023

1) Fixed Term Deposit

Term	Interest rate (P.A.)	
	Individual	Corporate
3 months	8.25%	8.25%
4 months		
5 months		
6 months	8.50%	8.50%
9 months		
1 Year		
13 months	8.75%	8.75%
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.

2) Periodical Income Scheme

Calculation for benefit of BDT 1.00 lac

Term	Monthly Income	Quarterly Income	Half yearly Income	Interest Rate (P.A.)
1 -5 Years	729	2,187	4,374	8.75%

* Minimum deposit amount BDT 100,000/-.

3) Money Multiplier Scheme

Multiple Time	Tenure	Interest Rate (P.A.)
1.5 Times	5 Years	8.45%
2 Times	8 Years 6 Months	8.50%
2.5 Times	11 Years 6 Months	8.30%
3 Times	14 Years	8.17%
4 Times	17 Years	8.50%

* Eligible amount BDT 1.00 lac and above.

4) Monthly Savings Scheme (MSS)

Period	Sample Calculation of matured amount for BDT 1000/=	Interest Rate (P.A.)
2 Years	25,965	7.75%
3 Years	40,535	7.85%
5 Years	73,414	8.00%
7 Years	112,258	8.15%
10 Years	183,682	8.25%

5) Mohila Savings Scheme

Period	Calculation of matured amount for BDT 2,000/-	Interest Rate (P.A.)
3 Years	81,250	8.00%
5 Years	147,196	8.10%
8 Years	267,862	8.15%
10 Years	367,365	8.25%
12 Years	490,515	8.50%

6) Housing Deposit Scheme

Period	Calculation of Matured amount for BDT		
	5,000	6,000	Interest Rate (P.A.)
7 Years	558,295	669,954	8.00%
10 Years	906,416	1,087,699	8.00%
12 Years	1,206,666	1,447,999	8.25%

7) Millionaire Scheme

Period	Monthly Installment (BDT)	Payable after Maturity	Interest Rate (P.A.)
3 Years	24,707	1,000,000	7.75%
5 Years	13,673		7.85%
6 Years	10,927		7.90%
8 Years	7,513		8.00%
10 Years	5,488		8.10%
12 Years	4,144		8.25%

8) National Housing Kotipoti Scheme

Period	Monthly Installment (BDT)	Payable After Maturity (BDT)	Interest Rate (P.A.)
5 Years	137,068	10,000,000	7.75%
10 Years	55,599		7.85%
12 Years	42,110		8.00%
15 Years	29,067		8.15%
18 Years	20,799		8.25%

9) Education Pension Scheme

I. Calculation for monthly deposit of BDT 3000/-	
Matured value at the end of 7 (Seven) years [Interest Rate (P.A.) @ 8.15%]	Monthly Pension benefit for next 7(Seven) years[Interest Rate (P.A.) @ 8.25%]
336,775	5,291

II. Calculation for monthly deposit of BDT 5000/-	
Matured value at the end of 7 (Seven) years[Interest Rate (P.A.) @ 8.15%]	Monthly Pension benefit for next 7(Seven) years[Interest Rate (P.A.) @ 8.25%]
563,293	8,850

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