



National Housing Finance PLC

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 November 01, 2025

1) Fixed Term Deposit

Term	Interest rate (P.A.)	
	Below 1.00 Crore	Above 1.00 Crore
3 months	9.75%	10.00%
4 months		
5 months		
6 months	10.00%	10.25%
9 months		
1 Year	10.25%	10.50%
13 months		
15 months		
2 Years		
3 Years		

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

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 Year	833	2,500	5,000	10.00%
2 Years	813	2,438	4,875	9.75%
3-5 Years	792	2,375	4,750	9.50%

* Minimum deposit amount BDT 100,000/-.

3) Money Multiplier Scheme

Multiple Time	Tenure	Interest Rate (P.A.)
1.5 Times	3 Years 10 Months	10.61%
2 Times	6 Years 7 Months	10.61%
2.5 Times	8 Years 8 Months	10.61%
3 Times	10 Years 5 Months	10.61%
4 Times	13 Years 2 Months	10.61%

* 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	26,667	10.00%
3 Years	42,130	
5 Years	78,082	
7 Years	121,958	
10 Years	206,552	

5) Mohila Savings Scheme

Period	Calculation of matured amount for BDT 2,000/-	Interest Rate (P.A.)
3 Years	84,260	10.00%
5 Years	156,165	
8 Years	294,799	
10 Years	413,104	
12 Years	557,483	

6) Housing Deposit Scheme

Period	Calculation of Matured amount for BDT		
	5,000	6,000	Interest Rate (P.A.)
7 Years	609,792	731,750	10.00%
10 Years	1,032,760	1,239,312	
12 Years	1,393,708	1,672,449	

7) Millionaire Scheme

Period	Monthly Installment (BDT)	Payable after Maturity	Interest Rate (P.A.)
3 Years	23,750	1,000,000	10.00%
5 Years	12,810		
6 Years	10,110		
8 Years	6,790		
10 Years	4,845		
12 Years	3,590		

8) National Housing Kotipoti Scheme

Period	Monthly Installment (BDT)	Payable After Maturity (BDT)	Interest Rate (P.A.)
5 Years	128,100	10,000,000	10.00%
10 Years	48,450		
12 Years	35,900		
15 Years	23,930		
18 Years	16,520		

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.) @ 10%]	Monthly Pension benefit for next 7(Seven) years[Interest Rate (P.A.) @ 10%]
365,875	6,074

II. Calculation for monthly deposit of BDT 5000/-	
Matured value at the end of 7 (Seven) years[Interest Rate (P.A.) @ 10%]	Monthly Pension benefit for next 7(Seven) years[Interest Rate (P.A.) @ 10%]
609,792	10,123

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