



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 July 01, 2024

1) Fixed Term Deposit

Term	Interest rate (P.A.)	
	Below 1.00 Crore	Above 1.00 Crore
3 months	10.75%	11.00%
4 months		
5 months		
6 months	11.00%	11.25%
9 months		
1 Year	11.25%	11.50%
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	917	2,750	5,500	11.00%
2 Years	875	2,625	5,250	10.50%
3-5 Years	833	2,500	5,000	10.00%

* Minimum deposit amount BDT 100,000/-.

3) Money Multiplier Scheme

Multiple Time	Tenure	Interest Rate (P.A.)
1.5 Times	3 Years 6 Months	11.61%
2 Times	6 Years	11.61%
2.5 Times	8 Years	11.61%
3 Times	9 Years 6 Months	11.61%
4 Times	12 Years	11.61%

* 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	26,953	11.00%
3 Years	42,812	
5 Years	80,247	
7 Years	126,847	
10 Years	218,987	

5) Mohila Savings Scheme

Period	Calculation of matured amount for BDT 2,000/-	Interest Rate (P.A.)
3 Years	85,624	11.00%
5 Years	160,494	
8 Years	308,531	
10 Years	437,975	
12 Years	599,110	

6) Housing Deposit Scheme

Period	Calculation of Matured amount for BDT		
	5,000	6,000	Interest Rate (P.A.)
7 Years	634,236	761,083	11.00%
10 Years	1,094,936	1,313,924	
12 Years	1,497,775	1,797,330	

7) Millionaire Scheme

Period	Monthly Installment (BDT)	Payable after Maturity	Interest Rate (P.A.)
3 Years	23,358	1,000,000	11.00%
5 Years	12,462		
6 Years	9,778		
8 Years	6,483		
10 Years	4,567		
12 Years	3,339		

8) National Housing Kotipoti Scheme

Period	Monthly Installment (BDT)	Payable After Maturity (BDT)	Interest Rate (P.A.)
5 Years	124,616	10,000,000	11.00%
10 Years	45,665		
12 Years	33,383		
15 Years	21,794		
18 Years	14,704		

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.) @ 11%]	Monthly Pension benefit for next 7(Seven) years[Interest Rate (P.A.) @ 11%]
380,541	6,515

II. Calculation for monthly deposit of BDT 5000/-	
Matured value at the end of 7 (Seven) years[Interest Rate (P.A.) @ 11%]	Monthly Pension benefit for next 7(Seven) years[Interest Rate (P.A.) @ 11%]
634,236	10,859

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