

IPDC Finance PLC

Card Rates for Deposit Products

Effective from: 01st January , 2026

Product	(For All)		(For Individual Customer & PF/GF)		
	Fixed Deposit General	Cumulative Profit Scheme	Monthly Profit Scheme	Quarterly Profit Scheme	Annual Profit Scheme
Standard 3/6/12 Months	3.50%		N/A		
Classic 3 Months	6.25%		N/A		
Classic 6 Months	6.50%		N/A		
Classic 12 Months	6.75%	N/A	7.00%		
Extra Value 3 Months	9.50%		N/A		
Extra Value 6 Months	9.75%		N/A		
Extra Value 12 Months	9.75%	N/A	9.75%		
Extra Value 24 Months	N/A		9.75%		
Extra Value 36 Months			9.75%		
Extra Value 60 Months			9.75%		
			9.75%		

Scheme Products	Deposit Premium Scheme	Millionaire Deposit Scheme	Double Money Deposit	Ultiflex Deposit Scheme
(For Individual Customer)	10.00%	10.00%	10.03%	10.00%
	Minimum Tenure: >= 3 Years	Minimum Tenure: >= 3 Years	(Initial Investment will be doubled in 7 Years & 3 Months)	(Simple Interest) Tenure: 3/4/5 Years

**All rates are quoted on an annual basis

Table -1 : Deposit Premium Scheme (DPS)

Premium	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
1,000	41,840	58,665	77,172	97,529	119,923	144,556	171,652	201,458
2,000	83,680	117,329	154,343	195,059	239,846	289,112	343,304	402,915
5,000	209,201	293,324	385,859	487,647	599,615	722,779	858,259	1,007,288
10,000	418,402	586,647	771,717	975,295	1,199,229	1,445,558	1,716,519	2,014,576

Table -2 : Millionaire Deposit Scheme (MDS)

Initial Deposit	3 Years	3 Years 6 Months	4 Years	4 Years 6 Months	5 Years	5 Years 6 Months	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years
50,000	22,310	18,585	15,799	13,638	11,915	10,511	9,346	7,527	6,177	5,139	4,321	3,661	3,119
100,000	20,720	17,191	14,551	12,504	10,872	9,541	8,437	6,714	5,435	4,453	3,677	3,052	2,539
200,000	17,539	14,402	12,055	10,236	8,785	7,602	6,621	5,089	3,952	3,079	2,389	1,834	1,378

***Note:**

1. Priti, Joyee, Senior Citizen, GP Star & GP Employees & Doctor for any product with tenure up to 12 Months will enjoy 0.30% above card rate for any Fixed Deposit product. One can avail preferential rate for any one category only.
2. All interest payments for deposit products are subject to the deduction of Income Tax & Yearly Excise Duty