

IPDC Finance PLC.

Card Rates for Deposit Products

Effective from: September 08, 2026

	(For All)		(For Individual Customer & PF/GF)		
Product	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	6.00%	N/A			
Classic 6 Months	6.15%				
Classic 12 Months	6.25%	N/A	6.25%		
Extra Value 3 Months	8.50%	N/A			
Extra Value 6 Months	8.65%				
Extra Value 12 Months	8.75%	N/A	8.75%		
Extra Value 24 Months	N/A	9.00%			
Extra Value 36 Months		9.00%			
Extra Value 60 Months		9.00%			

Scheme Products	Deposit Premium Scheme	Millionaire Deposit Scheme	Double Money Deposit	Ultiflex Deposit Scheme
(For Individual Customer)	9.00%	9.00%	9.00%	9.00%
	Minimum Tenure: >= 3 Years	Minimum Tenure: >= 3 Years	(Initial Investment will be doubled in 08 Years & 01 Months)	(Simple Interest) Tenure: 3/4/5 Years

Icche DPS (Student DPS Scheme)		1 Year	3 Years	5 Years
(For Individual Customers aged 18-35 years) Premium Amount: BDT 1,000	Female	8.75% (BDT 12,562)	9.75% (BDT 41,687)	9.99% (BDT 77,153)
	Male	8.25% (BDT 12,530)	9.25% (BDT 41,382)	9.75% (BDT 76,693)

**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	41,230	57,518	75,271	94,623	115,717	138,708	163,769	191,086
2,000	82,459	115,035	150,543	189,246	231,433	277,417	327,539	382,172
5,000	206,148	287,588	376,357	473,116	578,583	693,542	818,847	955,430
10,000	412,296	575,176	752,715	946,232	1,157,166	1,387,084	1,637,695	1,910,860

Table -2 : Millionaire Deposit Scheme (MDS)

Initial Deposit	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years
50,000	22,684	16,159	12,264	9,683	7,852	6,492	5,444	4,614	3,944	3,393
100,000	21,114	14,932	11,242	8,796	7,063	5,773	4,780	3,995	3,360	2,838
200,000	17,973	12,478	9,198	7,024	5,483	4,337	3,454	2,756	2,192	1,727

*Note:

- Customers under the Priti, Joyee, Senior Citizen, GP Star, GP Employee, and Doctor categories, as well as customers onboarded through the IPDC EZ App, will receive an additional 0.20% above the card rate for Fixed Deposit products with a tenure of up to 12 months. Customers may avail this preferential rate under only one eligible category.
- All interest payments for deposit products are subject to the deduction of Income Tax & Yearly Excise Duty.