



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 March 06, 2024

1) Fixed Term Deposit

Term	Interest rate (P.A.)	
	Individual	Corporate
3 months	10.00%	10.00%
4 months		
5 months		
6 months	10.50%	10.50%
9 months		
1 Year		
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 -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	4 Years 3 Months	10.02%
2 Times	7 Years 3 Months	10.04%
2.5 Times	9 Years 6 Months	10.13%
3 Times	11 Years 6 Months	10.03%
4 Times	14 Years 6 Months	10.03%

* 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	26,565	10.00%
3 Years	41,872	
5 Years	77,230	
7 Years	120,013	
10 Years	201,608	

5) Mohila Savings Scheme

Period	Calculation of matured amount for BDT 2,000/-	Interest Rate (P.A.)
3 Years	83,743	10.00%
5 Years	154,459	
8 Years	289,328	
10 Years	403,217	
12 Years	541,022	

6) Housing Deposit Scheme

Period	Calculation of Matured amount for BDT		
	5,000	6,000	Interest Rate (P.A.)
7 Years	600,064	720,076	10.00%
10 Years	1,008,042	1,209,651	
12 Years	1,352,556	1,623,067	

7) Millionaire Scheme

Period	Monthly Installment (BDT)	Payable after Maturity	Interest Rate (P.A.)
3 Years	23,901	1,000,000	10.00%
5 Years	12,959		
6 Years	10,254		
8 Years	6,918		
10 Years	4,964		
12 Years	3,700		

8) National Housing Kotipoti Scheme

Period	Monthly Installment (BDT)	Payable After Maturity (BDT)	Interest Rate (P.A.)
5 Years	129,582	10,000,000	10.00%
10 Years	49,639		
12 Years	36,995		
15 Years	24,900		
18 Years	17,350		

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%]
360,038	5,977

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%]
600,064	9,962

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