

National Finance Limited

Dated: December 12, 2024

Deposit Rate Chart:

Regular Deposit		
Product	Term	Rate(p.a)/TK
Term Deposit (Minimum Deposit Tk.10,000)	3 months	12.00%
	6 months	12.00%
	9 months	11.50%
	12 months	12.00%
	2 Years & above Non-Cumulative	12.00%
Flexible Deposit Scheme (FDS)	100 Days	11.20%
	200 days	11.30%
	400 Days	11.60%
Periodic Earner Scheme (PES) Minimum Deposit Tk.50,000		
Monthly Earner Scheme	1 Year & above (Amount starting from 0.50 Lac or above)	1,025/ lac
Quarterly Earner Scheme	1 Year & above (Amount starting from 0.50 Lac or above)	3,075/lac

NB: A 0.15% higher rate than the prescribed rate may be offered to senior citizens (aged 60 and above), women, and freedom fighters for Term Deposit, FDS except PES products.

Monthly Deposit Scheme (MDS):

Install Per Month	Maturity Amount				
	1 Year	2 Years	3 Years	5 Years	10 Years
1,000	12,774	27,098	43,158	81,357	225,544
2,000	25,549	54,196	86,316	162,714	451,088
3,000	38,323	81,293	129,474	244,071	676,633
5,000	63,872	135,489	215,791	406,786	1,127,721
10,000	127,744	270,978	431,581	813,572	2,255,442
15,000	191,616	406,467	647,372	1,220,357	3,383,163
20,000	255,488	541,957	863,162	1,627,143	4,510,884

Life Insurance Coverage

Product Information	Coverage in BDT.	Age Limit	Monthly Premium Rate in BDT. per 1000
Fixed Sum	BDT. 1,000.00	18-59	0.35

Millionaire Savings Scheme (MSS):

Year	2	3	4	5	6	7		Remark
Monthly Installment	37,102	23,358	16,528	12,462	9,778	7,884		Without Insurance
Monthly Installment	37,102 +350 =37,452	23,358 +350 =23,708	16,528 +350 =16,878	12,462 +350 =12,812	9,778 +350 =10,128	7,884 +350 =8,234		With Insurance (Fixed Sum) Age Limit-18-59

NB: Millionaire Savings Scheme (MSS) & Monthly Deposit Scheme (MDS) will be covered by Insurance.

Earn First Deposit Scheme (EFDS):

Type of Deposit	Tenure	Base Amount (TK)	Gross Interest
Earn First Deposit Scheme (EFDS)	12 months	Tk.1,00,000	Tk. 10,500
	24 months	Tk.1,00,000	Tk. 21,000

NB: Minimum Amount for single deposit of EFDS Tk. 1,00,000.

Cumulative Term Deposit

Type of Deposit	Tenure
Double Money Deposit	5-year 6 month
Triple Money Deposit	10 years

Loan Rate Chart:

Type of Loan	Rate p.a.
Corporate	15.50%
Retail	15.00%
SME	16.00%
NGO	15.50%

General Terms & Conditions for Deposit & Loan:

1. Govt. taxes, excise duties, and other applicable charges will be levied as per Govt. rules.
2. Refer to the DFIM Circular No. 05, dated October 06, 2024, interest rate maybe deviated 1% for any product from the prescribed rate subject to approval of MD/ALCO.

Md. Golam Ambia Khan
Head of Treasury (CC) and
Member Secretary of ALCO (C.C)

Irteza Ahmed Khan
Managing Director