



Monthly Deposit Pension Scheme (DPS)

Rules & Schedule

(Duration: 1, 2, 3, 5, 8 & 10 Years)

Monthly Deposit Amount	Receivable Amount at Maturity (Taka)					
	1 Year (6.5%)	2 Years (7%)	3 Years (8.43%)	5 Years (10.38%)	8 Years (10.58%)	10 Years (11.64%)
100	1,234	2,588	4,080	7,822	15,000	22,572
200	2,467	5,176	8,160	15,644	30,000	45,146
300	3,700	7,764	12,240	23,466	45,000	67,718
400	4,934	10,352	16,320	31,288	60,000	90,292
500	6,168	12,941	20,400	39,110	75,000	112,864
800	9,868	20,705	32,640	62,576	120,000	180,584
1,000	12,336	25,881	40,800	78,220	150,000	225,280
1,500	18,503	38,822	61,200	117,330	225,000	337,920
2,000	24,671	51,762	81,600	156,440	300,000	450,560
5,000	61,678	129,405	204,000	391,100	750,000	1,126,400
6,000	74,013	155,286	244,800	469,320	900,000	1,351,680
8,000	98,684	207,048	326,400	625,760	1,200,000	1,802,240
10,000	123,356	258,810	408,000	782,200	1,500,000	2,252,800

In case of withdrawal of Monthly Deposit Savings Scheme money before tenure maturity, profit rate will be as follows:

Year	Profit Rate
Before completion of 1 year	Full deposit + 0% profit
After 1st year but before completion of 2nd year	Full deposit + 6.5% profit
After 2nd year but before completion of 3rd year	Full deposit + 7% profit
After 3rd year but before completion of 5th year	Full deposit + 8.43% profit
After 5th year but before completion of 8th year	Full deposit + 10.38% profit
After 8th year but before completion of 10th year	Full deposit + 10.58% profit



Monthly Benefit Scheme

- ◆ **Tenure:** Minimum 6 Months.
- ◆ **Savings Profit Rate:** Annual 10.80%.
- ◆ **Receivable Amount:** 900/- Taka per lakh per month. However, if minimum 6 months tenure is not completed, profit will be received as general savings (6%).
- ◆ **Deposit Amount:** 50,000/-, 1,00,000/-, 1,50,000/-, 2,00,000/-, 2,50,000/-, 3,00,000/-, 3,50,000/-, 4,00,000/- and 5,00,000/- respectively or higher.
- ◆ The scheme will auto-renew upon tenure maturity.

Monthly Benefit Calculation Summary

Deposit Amount (BDT)	Monthly Benefit Rate	Monthly Profit (BDT)	Minimum Tenure	Premature Profit Rate
50,000	10.80% p.a.	450	6 Months	6.00% (General Savings)
1,00,000	10.80% p.a.	900	6 Months	6.00% (General Savings)
1,50,000	10.80% p.a.	1,350	6 Months	6.00% (General Savings)
2,00,000	10.80% p.a.	1,800	6 Months	6.00% (General Savings)
2,50,000	10.80% p.a.	2,250	6 Months	6.00% (General Savings)
3,00,000	10.80% p.a.	2,700	6 Months	6.00% (General Savings)
3,50,000	10.80% p.a.	3,150	6 Months	6.00% (General Savings)
4,00,000	10.80% p.a.	3,600	6 Months	6.00% (General Savings)
5,00,000	10.80% p.a.	4,500	6 Months	6.00% (General Savings)



Fixed Deposit Scheme (FDS)

- ◆ Deposit amount in this scheme is minimum 5 thousand Taka.
- ◆ The tenure of this scheme is 3 months and 6 months in all cases.
- ◆ The scheme will auto-renew upon tenure maturity.
- ◆ Annual profit rate is 6.50%. and 10.80%

Key Scheme Specifications

Feature	Details
Minimum Deposit Amount	BDT 5,000
Scheme Tenure / Duration	3 Months, 6 Months
Annual Profit Rate	6.50% p.a., 10.80% p.a.
Renewal Policy	Auto-renewed automatically upon maturity



Double & Triple Benefit Scheme

- ◆ Double benefit scheme in 6 years & Triple benefit scheme in 9 years
- ◆ Minimum deposit amount in this scheme is 10 thousand Taka

Double Benefit Rate Schedule (6 Years):

Year	Profit Rate
Before completion of 1 year	Deposit + 0% profit
After 1 year but before completion of 2 years	Deposit + 6% profit
After 2 years but before completion of 3 years	Deposit + 6.5% profit
After 3 years but before completion of 4 years	Deposit + 7% profit
After 4 years but before completion of 5 years	Deposit + 8% profit
After 5 years but before completion of 6 years	Deposit + 9% profit
Upon completion of 6 years	Deposit + Equal amount = Double

Triple Benefit Rate Schedule (9 Years):

Year	Profit Rate
After 6 years but before completion of 7 years	Double
After 7 years but before completion of 8 years	Double + 9%
After 8 years but before completion of 9 years	Double + 10%
Upon completion of 9 years	Triple of original deposit