

IPDC Deposit Scheme

Special Features

- Competitive interest rates with the highest level of safety to your deposits/savings
- Higher rates for Housewives, Freedom Fighters, Doctors, Teachers, Physically Disabled and Senior Citizens.
- For APS, QPS, MPS, FDR GENERAL:
 - Special interest for female, freedom fighter and senior citizens will be 0.15% plus card rate.
- Customized savings solutions tailored to suit your needs.
- Dedicated Relationship Managers (RMs) with the convenience of account opening from your home or work place.
- Up to 90% instant overdraft facility with minimum spread.
- No account maintenance charge.
- Free service of direct deposit principal or interest to your bank account.

1. Annual Profit Scheme (APS)

Earn yearly income from your deposit. Profit will be paid to you annually. The initial deposit amount will be paid back or rolled-over at maturity.

2. Quarterly Profit Scheme (QPS)

Earn quarterly income from your deposit. Profit will be paid to you on a quarterly basis. The initial deposit amount will be paid back or rolled-over at maturity.

3. Monthly Profit Scheme (MPS)

Earn monthly income from your deposit. Profit will be paid to you on a monthly basis. The initial deposit amount will be paid back or rolled-over at maturity.

4. Cumulative Profit Scheme (CPS)

Maximize your return through reinvesting profit. Profit will grow by capitalizing annual interest for another 2 or 3 years and the proceeds will be paid back on maturity.

5. Double Money Deposit Scheme (DMDS)

Double your money after a specific period. Get your money doubled and maximize your profit.

6. Ultiflex Deposit Scheme (IUDS)

Earn income from your flexible deposit. Deposit any amount at any frequency on any date. Receive a substantial amount at maturity with complete flexibility in installments

Special Features of IUDS

- No penal charges for delayed payment of installment since there is no stipulated time period.
- A depositor can earn high interest rate of FDRs in a savings kind of deposit scheme.
- Loan facility upto 80% of the deposited amount is available.
- Interest will be calculated on a daily basis and credited on maturity.
- One can use the scheme as a gift item to present it to dear ones

- Emergency withdrawal: After completion of 1 year, anyone having more than BDT 100,000 total deposit, can withdraw up to 25% of the deposited amount for emergency purpose without any penal charge for only in a lifetime.

7. Deposit Premium Scheme (DPS)

Build savings with monthly deposit. Receive a fixed amount at maturity by depositing monthly installments till maturity.

8. Millionaire Deposit Scheme (MDS)

Let us make you a millionaire in less than 3 years. Be a millionaire by using small investments and monthly installments according to your convenience spread over a specific time period.