



Alliance Finance PLC

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Deposit Schemes

Alliance Finance PLC (AFPLC) is a Joint Venture Financial Institution with multinational collaboration. The Bangladeshi sponsors include large and reputed corporates and individuals and include representatives from companies such as **Summit Group, Rangs Group, Alliance Holdings Limited, Green Delta Insurance Company Limited and MASCO Group** while People's Leasing and Finance PLC is the foreign sponsor. Credit Rating of AFP has been upgraded to **AA- (Long term) and ST-2 (Short term) recently by Credit Rating Information & Services Ltd (CRISL).**

Investment Schemes	Tenure	Profit Rate
AFPLC Profit First Deposit Scheme	12 Months	11.25%
AFPLC Regular Term Deposit (At Maturity)	3 Months	11.00%
	6 Months	11.25%
	12 Months	11.50%
AFPLC Profit Take Home Plan	12 Months	11.25%
AFPLC Double Money Income Investment	6 Years 6 Months	
AFPLC Triple Money Income Investment	11 Years	

Our profit rates on different schemes are as follow:

- AIT will be charged at the prescribed rate of the Government of Bangladesh & Excise Duty is chargeable based on the amount of deposit at the prescribed rate of the Government of Bangladesh.
- Loan can be availed of maximum up to 90% of deposit.
- Rate can be changed based on market Condition.

1. Executive Deposit Scheme (7 Months to 11 Months - Profit at maturity):

Deposit amount will be Tk.100,000 - 2,000,000

Tenure	7 Months	8 Months	9 Months	10 Months	11 Months
Rates	11.30%	11.35%	11.40%	11.40%	11.45%

Customer will get gift voucher for medical assistance after completing 180 days from the deposit date. A voucher will be handed over to the customer after verifying the medical documents.

Gift Voucher amount will be in this ratio:

Amount	7 Months	8 Months	9 Months	10 Months	11 Months
	0.05%	0.075%	0.10%	0.125%	0.15%
100,000	50	75	100	125	150
2,000,000	1,000	1,500	2,000	2,500	3,000

2.Kallyani Sanchay Scheme (6 Months and 12 Months - Profit at maturity):

It is a Signature Product for **Women Only**. The deposit amount will be BDT 100,000/- to 5,000,000/-.

6 Months	12 Months
11.50%	11.75%

3.Shadhinota Sanchay Scheme (12 months only):

This is applicable for both Profit at Maturity and Profit Take Home Plan schemes.

- Deposit amount will be BDT 100,000 to any amount.
- Depositors will get 0.25% higher rates for all kinds of product.
- No processing fees will be charged for Loan against Deposit.
- Depositors can avail loan against deposit up to 90% of their deposited amount.
- Depositors are the Freedom Fighter & their Family members, only those who have Certificates.

4.SME Entrepreneur Deposit Scheme (14 Months - Profit at Maturity):

- The deposit amount will be BDT 500,000/- to 2,500,000/-.
- Interest rate for 14months will be 0.25% higher than the prescribed rate of 12months.
- Depositors are small businessman who are willing to take SME loan. This is applicable only for the Asset (SME Department) customers.
- Reduced documentation fees and other charges for SME loan if the Customer has deposit with AFPLC. Loan Interest may reduce in special cases based on AFPLC management decision.

5.Education Savings Scheme:

Installment Size	3 Years	8 Years	10 Years	15 Years	20 Years
500	21,320	76,256	107,898	199,542	358,780
1,000	42,640	152,513	215,795	399,083	717,560
2,000	85,280	305,025	431,591	798,166	1,435,119
3,000	127,921	457,538	647,386	1,197,250	2,152,679
4,000	170,561	610,051	863,181	1,596,333	2,870,238
5,000	213,201	762,564	1,078,976	1,995,416	3,587,798
10,000	426,402	1,525,127	2,157,953	3,990,832	7,175,596
15,000	639,604	2,287,691	3,236,929	5,986,248	10,763,394
20,000	852,805	3,050,254	4,315,906	7,981,664	14,351,192

6.Super DPS:

Installment Size	3 Years	4 Years	5 Years
500	21,320	30,090	39,849
1,000	42,640	60,179	79,699
2,000	85,280	120,358	159,398
3,000	127,921	180,537	239,097
4,000	170,561	240,716	318,796
5,000	213,201	300,895	398,495
10,000	426,402	601,790	796,989
15,000	639,604	902,685	1,195,484
20,000	852,805	1,203,580	1,593,979
25,000	1,066,006	1,504,475	1,992,474
30,000	1,279,207	1,805,370	2,390,968

7.Millionaire Scheme with Initial Deposit:

Term	Initial Deposit BDT. 50,000	Initial Deposit BDT. 1,00,000	Initial Deposit BDT. 2,00,000
3 Years	21,836	20,219	16,986
5 Years	11,476	10,405	8,263
7 Years	7,120	6,278	4,594
10 Years	3,959	3,283	1,932

8.Millionaire Scheme without initial deposit:

Tenures	Installment (BDT)
3 Years	23,453
5 Years	12,548
7 Years	7,962
10 Years	4,635

9.Harpoon Sanchay Scheme- 3 years Double Money with Monthly Installment:

- BDT 100,000 initial & BDT 1,487/- monthly installment or multiply by same with both amount for 36 months.
- The customer will deposit the monthly installment within the 20th of each month.
- Depositors can avail of a loan facility up to 90% of his deposited amount.
- There will be a 5% penalty of the installment for any delayed deposit of installment.

Initial Deposit	Monthly Installment	Tenure	Maturity Value
100,000	1,487	36 Month	200,000
500,000	7,435	36 Month	1,000,000
1,000,000	14,870	36 Month	2,000,000
2,000,000	29,740	36 Month	4,000,000
5,000,000	74,350	36 Month	10,000,000
10,000,000	148,700	36 Month	20,000,000

10.Senior Citizenship Scheme (SCS):

Customers of 50+ age will get 0.25% additional rates.

- **Key Account Manager**
- **Instant Fund Transfer facilities without online charge**
- **Interest will be provided to the depositor at maturity.**
- **Auto-renewal facilities**
- **Loan Facilities up to 90% of accumulated deposit amount.**