



Alliance Finance PLC

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Deposit Schemes

Alliance Finance PLC (AFP) 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
AFP Profit First Deposit Scheme	12 Months	8.25%
AFP Regular Term Deposit (At Maturity)	3 Months	8.00%
	6 Months	8.25%
	12 Months	8.50%
AFP Profit Take Home Plan	12 Months	8.25%
AFP Double Money Income Investment	8 Years 4 Months	
AFP Triple Money Income Investment	13 Years 4 Months	

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	8.30%	8.35%	8.40%	8.45%	8.45%

Customer will get gift voucher for medical assistance after completing 180 days from the deposit date. 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 Sanchoy Scheme (6 Months and 12 Months - Profit at maturity):

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

6 Months	12 Months
8.50%	8.75%

3.Shadhinota Sanchoy 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.
- Depositor 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):

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

5.Education Savings Scheme:

Installment Size	3 Years	8 Years	10 Years	15 Years	20 Years
500	20,566	68,895	94,736	182,175	315,720
1,000	41,132	137,791	189,471	364,349	631,440
2,000	82,264	275,581	378,942	728,698	1,262,880
3,000	123,396	413,372	568,413	1,093,047	1,894,321
4,000	164,528	551,162	757,884	1,457,396	2,525,761
5,000	205,660	688,953	947,355	1,821,745	3,157,201
10,000	411,320	1,377,906	1,894,711	3,643,490	6,314,402
15,000	616,979	2,066,859	2,842,066	5,465,235	9,471,603
20,000	822,639	2,755,812	3,789,421	7,286,980	12,628,804

6.Super DPS:

Installment Size	3 Years	4 Years	5 Years
500	20,566	28,667	37,485
1,000	41,132	57,335	74,970
2,000	82,264	114,670	149,939
3,000	123,396	172,004	224,909
4,000	164,528	229,339	299,879
5,000	205,660	286,674	374,849
10,000	411,320	573,348	749,697
15,000	616,979	860,021	1,124,546
20,000	822,639	1,146,695	1,499,395
25,000	1,028,299	1,433,369	1,874,243
30,000	1,233,959	1,720,043	2,249,092

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	22,745	21,178	18,043
5 Years	12,321	11,302	9,265
7 Years	7,906	7,120	5,547
10 Years	4,663	4,047	2,816

8.Millionaire Scheme without initial deposit:

Tenures	Installment (BDT)
3 Years	24,312
5 Years	13,339
7 Years	8,692
10 Years	5,278

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

- BDT 100,000 initial & BDT 1,728/- monthly installment or multiply by same with both amount for 36 months.
- The customer will deposit the monthly installment within 20th of each month.
- Depositors can avail loan facility up to 90% of his deposited amount.
- There will be 5% penalty of the installment for any delayed deposit of installment.

Initial Deposit	Monthly Installment	Tenure	Maturity Value
100,000	1,728	36 Month	200,000
500,000	8,640	36 Month	1,000,000
1,000,000	17,280	36 Month	2,000,000
2,000,000	34,560	36 Month	4,000,000
5,000,000	86,400	36 Month	10,000,000
10,000,000	172,800	36 Month	20,000,000

10.Senior Citizenship Scheme (SCS):

Customer with 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% on accumulated deposit amount**