



Lankan Alliance Finance Ltd
Laila Tower (Level -10), 8 South Gulshan Avenue,
Dhaka 1212, Bangladesh
Deposit Schemes

Lankan Alliance Finance Limited is a Joint Venture Financial Institution with multinational collaboration in Bangladesh, licensed by Bangladesh Bank. Our major sponsor is **People's Leasing & Finance PLC** who are the market leaders in the NBFIs sector of Sri Lanka. The local sponsors include large corporates and individuals with impeccable record and proven true record. They are titans of industry by their own right. Local sponsors include representatives from companies such as **Summit Group, Rangs Group, Alliance Holdings Limited, Green Delta Insurance Company Limited, Rabab Fashion Industry Limited and MASCO Group.**

Investment Schemes	Tenure	Profit Rate
LAFL Profit First Deposit Scheme	12 Months	6.10%
LAFL Regular Term Deposit (At Maturity)	3 Months	5.25%
	6 Months	5.75%
	12 Months	6.50%
LAFL Profit Take Home Plan	12 Months	6.30%
LAFL Double Money Income Investment	7 Years	
LAFL Triple Money Income Investment	10 Years 6 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	5.80%	5.85%	5.90%	6.00%	6.10%

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
6.00%	6.75%

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 LAFL. Loan Interest may reduce in special cases on the basis of LAFL management decision.

5.Education Savings Scheme:

	3 Years @8%	8 Years @8%	10 Years @ 8%	15 Years @7%	20 Years @ 7%
500	20,405	67,370	92,100	159,350	262,000
1,000	40,810	134,740	184,200	318,700	524,000
2,000	81,620	269,480	368,400	637,400	1,048,000
3,000	122,430	404,220	552,600	956,100	1,572,000
5,000	204,050	673,700	921,000	1,593,500	2,620,000
10,000	408,100	1,347,400	1,842,000	3,187,000	5,240,000
15,000	612,150	2,021,100	2,763,000	4,780,500	7,860,000
20,000	816,200	2,694,800	3,684,000	6,374,000	10,480,000
25,000	1,020,250	3,368,500	4,605,000	7,967,500	13,100,000

6.Super DPS:

	3 Years @10.00%	4 Years @9.00%	5 Years @10.50%
500	21,065	28,975	39,578
1,000	42,130	57,950	79,156
2,000	84,260	115,900	158,311
3,000	126,390	173,850	237,467
5,000	210,650	289,750	395,778
10,000	421,300	579,500	791,555
15,000	631,950	869,250	1,187,333
20,000	842,600	1,159,000	1,583,110
25,000	1,053,250	1,448,750	1,978,888

7.Millionaire Scheme with Initial Deposit:

	Initial Deposit Tk. 50,000/-	Initial Deposit Tk. 1,00,000/-	Initial Deposit Tk. 2,00,000/-	Rate
3 Years	23,275	21,645	18,385	9%
5 Years	12,385	11,332	9,230	9%
7 Years	8,215	7,428	5,855	8%
10 Years	4,885	4,275	3,055	8%

8.Millionaire Scheme without initial deposit:

Tenures	Installment	Rate
3 Years	24,120	9%
5 Years	13,160	9%
7 Years	8,860	8%
10 Years	5,430	8%

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

- BDT 100,000 initial & BDT 1500 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.
- All Tax & Excise Duty to be deducted as per Govt. rules.

Initial Deposit	Monthly Installment	Tenure	Maturity Value
100,000	1,500	36 Month	200,000

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**