3 Monthly profit bearingCertificate (Introduced: 1998)

Denominations:
Tk. 100,000; Tk. 200,000; Tk. 500,000 and Tk. 1,000,000.

Where available:
Can be purchased and encashed from District Savings Offices and National Savings Special Bureaus, branches of Bangladesh Bank, commercial banks, and post offices.

Tenure:
3 (three) years.

Profit Rate:

Name of Savings Scheme	Tenure (upon completion)	Up to Tk. 750,000	Tk. 750,001 and above
3 Monthly profit bearingCertificate		Revised Profit Rate (%)	
	After 1st year	10.65	11.60
	After 2nd year	11.22	11.16
	After 3rd year	11.82	11.77

If encashed before maturity, profit will be payable at the rates mentioned above. If any excess amount has been paid, it will be adjusted by deducting from the principal, and the remaining principal will be paid.

Tax Deduction at Source:
Tax is deducted on profit as per Section 105 of the Income Tax Act, 2023.

Eligible Investors:

(a) All classes and professions of Bangladeshi citizens;

(b) Recognized provident funds as defined in sub-rule (2) of Rule 49 of the Income Tax Rules, 1984 (Part-2), and provident funds managed under the Provident Funds Act, 1925 (Act No. 19 of 1925);

(c) Income derived from fish farms, poultry farms, pelleted poultry feed production, seed production, marketing of locally produced seeds, livestock farms, dairy and dairy products, frog farming, horticulture projects, sericulture (silkworm farming), mushroom production, and fruit and creeper cultivation as specified in Paragraph 34 of Part A of the Sixth Schedule of the Income Tax Ordinance, 1984—certified by the concerned Deputy Commissioner of Taxes;

(d) Educational institutions established for autistic individuals or any প্রতিষ্ঠান established to support autistic persons, provided that the profit from investment is used for their welfare and certified by the respective District Social Services Office;

(e) Registered shelter institutions for destitute and orphan children (orphanages, child care homes, etc.);

(f) Registered shelter centers for the elderly.

Investment Ceiling:

(a) For individuals: Tk. 3 million in a single name or Tk. 6 million in joint names;

(b) For institutions: up to 50% of total provident fund balance, but maximum Tk. 500 million;

(c) For firms: maximum Tk. 20 million;

(d) For institutions supporting autistic persons, registered orphanages, and elderly care centers: maximum Tk. 50 million.

Other Benefits:

(a) Profit is payable on a quarterly basis;

(b) Nominee can be appointed;

(c) After the death of the investor, the nominee may immediately encash the certificate and withdraw the money, or continue to receive profit every three (3) months until maturity.