How to open an account?

Do it all online:

- Visit www.fdmpl.bt ,
- go to downloads, under the savings, download CIF (if you are fist time to the bank) and then AOF.
- Fill in both the forms and mail it to contact@fdmpl.bt or whatsapp to +975 16 16 16 08
- Our representative will take you from there.

Do it in person:

- Visit our Head Office in Thimphu, NPPF Colony, below Apollo Nursing Institute.
- Visit our Mongar Branch Office (+975 17 11 68 82)
- Visit our Rangjung Branch Office (+975 17 90 83 59)

Things required for opening an account

- 2 nos of Passport size photos or digital copy of the photo
- Your signature or Thumb print
- A minimum of Nu. 500 in deposit (you will earn interest on this amount as well)

Why Choose Farmers Microfinance?

- Rural-Focused - Designed to reach the underserved and remote regions of Bhutan.
- Affordable Financing - Structured to support livelihoods and grassroots development.
- Fast & Transparent Processes - Clear procedures and client-friendly service.
- Strong Governance - Led by experienced board members and a committed management team.
- Trusted & Licensed - Regulated by the Royal Monetary Authority of Bhutan.
- **Highest rate of returns on your deposits 🤩🏅**

+975 16 16 16 08

contact@fdmpl.bt

www.fdmpl.bt

FM Microfinance

Farmers Development Microfinance Private Limited

“Empowering Rural Bhutan / Enabling Prosperity.”

Licensed by: **Royal Monetary Authority of Bhutan**

NPPF Colony, opposite to shopper store, below Apollo Nursing Institute, Thimphu, Bhutan

Normal Saving Rate

Types	Rates % (PA)
Rural Farmers Saving	6.00%
Special Pension & Health Deposit Schemes	5.75%
Funeral savings	6.00%
Spiritual Development Savings	6.00%
Education saving	6.25%
Green saving	7.00%
Community saving	7.00%
Social Development Fund	8.00%

Recurring Deposit Rate

Terms in Years	Rates % (PA) (w.e.f 10/12/2025)
1 year to less than 2 years	7.00%
2 years to less than 3 years	7.25%
3 years to less than 4 years	7.50%
4 years to less than 5 years	7.75%
5 years to less than 6 years	8.00%
6 years to less than 7 years	8.25%
7 years to less than 8 years	8.50%
8 years to less than 9 years	8.75%
9 years to less than 10 Years	9.00%
10 years and above	9.75%

Fixed Deposit & FD Flexi rate

Terms in Years	Normal FD	FD Flexi (w.e.f. 10 Dec 2025)			
	Maturity	Monthly	Quarterly	Half-yearly	Yearly
Less than one year	7.00%	NA	NA	NA	NA
1 year to less than 2 years	7.75%	7.55%	7.59%	7.64%	7.75%
2 years to less than 3 years	8.25%	8.01%	8.03%	8.06%	8.12%
3 years to less than 4 years	8.50%	8.24%	8.25%	8.28%	8.32%
4 years to less than 5 years	8.75%	8.47%	8.48%	8.50%	8.53%
5 years to less than 6 years	9.00%	8.70%	8.71%	8.73%	8.76%
6 years to less than 7 years	9.25%	8.93%	8.94%	8.95%	8.98%
7 years to less than 8 years	9.50%	9.15%	9.16%	9.17%	9.21%
8 years to less than 9 years	9.75%	9.37%	9.38%	9.39%	9.42%
9 years to less than 10 Years	10.00%	9.60%	9.61%	9.62%	9.64%
10 years and above	10.75%	10.31%	10.32%	10.33%	10.35%

Fixed Deposit

Enjoy one of the highest rate of return in the market at 10.75% per annum on Your Fixed Deposit savings with the convenience of flexible withdrawal options!

- **Guaranteed Earnings**
- **Liquidity Support** - Avail a loan against your FD without breaking the deposit.
- **Seamless Renewal** - Hassle-free renewal, ideal for Non-Resident Bhutanese (NRB).
- **Financial Discipline** - Promotes consistent savings with assured growth.
- **Steady Income** - Receive monthly interest payouts for a reliable income stream.
- **Empowering Communities** - Your investment supports rural farmers and underserved communities

FM Microfinance

Farmers Development Microfinance Private Limited (FDMPL) is a duly incorporated entity under the Corporate Regulatory Authority of Bhutan, with Registration No. U20211201BHU0639 and Trade License No. 6012310. The company operates as a licensed microfinance institution under License No. DMFI003, granted by the Royal Monetary Authority of Bhutan.

With its Corporate Office based in Thimphu, Farmers Microfinance aims to strengthen rural income, nurture entrepreneurship, and promote sustainable development through accessible and affordable financial services.

OUR CORE SERVICES

Deposit Mobilization :

- Savings, Fixed Deposits and Recurring deposits

Loan Services

- Agriculture
- Micro Enterprises
- Rural Housing
- Education
- Transport
- General Purpose
- Loans Against Shares & Fixed Deposits

Financial Literacy

- Building financial capability through education and awareness.