

## Deposit Rate for Individual Clients (w.e.f. Nov 12, 2018)

### Personal Accounts

For Kids and Students (Below 18 Years)		
Half Yearly Average Balance	Future Star	Major Benefits
BDT 1 Lac and Above	4.00%	<ul style="list-style-type: none"> <li>▪ Opening Deposit is only BDT 100.</li> <li>▪ Life Insurance Facility (if balance is BDT 20,000 and above)</li> <li>▪ No Account Maintenance Fee</li> <li>▪ Free Debit Card</li> </ul>
50,000-<1 Lac	3.00%	
Below 50,000	2.00%	
Interest Credit	Half-Yearly	

\*For Students 18 Years & Above and for Probashi Beneficiaries: 2.00% (BDT 25,000 and Above), No Account Maintenance Fee & 50% discount on Debit Card Fee

For Senior Citizens (50 Years and Above)			
Monthly Average Balance	Golden Benefits	TARA Golden Benefits	Major Benefits
1 Cr and Above	4.50%	5.00%	<ul style="list-style-type: none"> <li>▪ Life Insurance Facility (if balance is BDT 30,000 and above)</li> <li>▪ No Account Maintenance Fee (if balance is BDT 50,000 and above)</li> <li>▪ Free Debit Card (if balance is BDT 1 Lac and above)</li> <li>▪ Free First Chequebook (25 Leaves)</li> <li>▪ Free Chequebook in Every Month (if balance is BDT 50,000 and above)</li> </ul>
25 Lac-<1 Cr	4.00%	4.50%	
10 Lac-<25 Lac	3.50%	4.00%	
1 Lac-<10 Lac	3.00%	3.50%	
Interest Credit	Monthly	Monthly	

For Digital & Alternate Banking Customers (Debit Card Only Account)			
Monthly Average Balance	Happy Savers	TARA Happy Savers	Major Benefits
5 Lac and Above	3.00%	3.50%	<ul style="list-style-type: none"> <li>▪ Opening Deposit is only BDT 5,000.</li> <li>▪ No Account Maintenance Fee (if balance is BDT 50,000 and above)</li> <li>▪ 50% discount on Debit Card Fee</li> </ul>
25,000-<5 Lac	2.00%	2.50%	
Interest Credit	Monthly	Monthly	

For Core Banking Customers			
Monthly Average Balance	Triple Benefits*	TARA Triple Benefits**	Major Benefits
5 Cr and Above	4.00%	4.50%	<ul style="list-style-type: none"> <li>▪ If average balance is BDT 50,000 and above</li> <li>-No Account Maintenance Fee</li> <li>-Free Chequebook in Every Month</li> <li>-Free Debit Card (for Triple Benefits accounts)</li> <li>▪ Free First Chequebook (25 Leaves)</li> </ul>
50 Lac-<5 Cr	3.00%	3.50%	
10 Lac-<50 Lac	2.00%	2.50%	
50,000-<10 Lac	1.00%	1.50%	
Interest Credit	Monthly	Monthly	

\* Same rate applicable for Savings Classic & Aporajita Savings Accounts \*\*Same rate applicable for Probashi Banking Customers

For Employee Banking Customers (As per Agreement)		
Monthly Average Balance	Smart Savers	Major Benefits
5 Lac and Above	4.00%	<ul style="list-style-type: none"> <li>▪ No Opening Deposit Requirement</li> <li>▪ Free First Chequebook (25 Leaves)</li> <li>▪ Reduced Debit Card Fee</li> <li>▪ Reduced Rate &amp; Fees in Loan &amp; Credit Cards</li> </ul>
1 Lac-<5 Lac	3.00%	
25,000-<50,000	2.00%	
<25,000	1.00%	
Interest Credit	Monthly	

\* Employee Banking Current Account: 3.00% (BDT 25,000 and Above)

## Personal DPS

	1 Year	2	3	4	5	6	7	8	9	10	11 Year
Regular	3.00%	4.00%	5.00%	5.00%	6.00%	6.00%	6.00%	7.00%	7.00%	7.50%	
TARA	4.00%	5.00%	6.00%								
Probashi				6.00%			7.00%				7.50%

\*Encashment Facility after 1 year at completed year rate. \*\* Lakpoti, Kotipot and Millionaire Schemes are available

## Personal Fixed Deposits

### প্রতি মাসে মুনাফা \_FRABR (Abiram) 1 Lac & Above

### Double Scheme (FRMMD)

	6 Months	12 Months	24, 36 Months	Tenor	1 Lac & Above
1 Lac-<25 Lac	7.25%	7.50%	8.00%	8 Years 11 Months	7.80%
25 Lac & Above	7.50%	8.00%	8.00%		

### মেয়াদ শেষে মুনাফা

Special (FRSPL)	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Special (FRSPL)	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
89, 91 Days	5.00%	5.50%	6.00%	4 Months	7.00%	7.25%	7.25%
182 Days	6.50%	6.50%	7.00%	150 Days	7.25%	7.50%	7.50%
360, 364 Days	7.00%	7.25%	7.50%	9 Months	7.50%	8.00%	8.00%
7, 13, 25 months	6.00%	6.00%	6.00%	15 Months	8.00%	8.00%	8.00%
Classic (FAGEN)	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Classic (FAGEN)	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
30 Days	3.00%	3.00%	3.00%	12 Months	7.50%	8.00%	8.00%
90 Days	6.00%	7.00%	7.00%	24 Months	8.00%	8.00%	8.00%
180 Days	7.25%	7.50%	7.50%	36 Months	8.00%	8.00%	8.00%

Interest Option	3 Months	6 Months	12 Months	24 Months	36 Months
Interest First (IFFD)_1 Lac & Above			6.50%		
Partial Encashment Facility (FRUNT)			6.00%		
Quarterly Interest (FRFRD)	5.00%	6.00%	6.00%	7.00%	7.50%

\*For below 1 Lac, Rate is 4.00%. Interest First FD is discontinued (maximum rate 4.00%) \*\* 80% loan facility at 2.99% margin

\*\*\* After 3 months, Early encashment facility of FDR @ savings rate (2.00%). After 1 year, full FDR rate less 2.00%.

## Deposit Rate for SME Clients (w.e.f. Nov 12, 2018)

### Interest bearing Current Account: Prapti (CABIZ)

Daily Balance	Rates	Major Benefits
BDT 1 Cr-<50 Cr	2.00%	<ul style="list-style-type: none"> <li>▪ Interest on daily balance with unlimited Transaction Facility</li> <li>▪ No account maintenance fee if average balance is 1 Lac &amp; above</li> <li>▪ Free first Chequebook.</li> <li>▪ Unlimited free Chequebook afterwards if average balance is 1 Lac &amp; above</li> </ul>
10 Lac-<1 Cr	1.50%	
50,000-<10 Lac	1.00%	

**High Value Current Account: Shampad (CABEL): 5 Cr-<100 Cr; 3.00%** (Prapti rates are applicable for below 5 Cr)

### DPS Rate, Shanchay (FSSNC):

	1 Year	2	3	4	5	6	7	8	9	10
<b>Regular</b>	3.00%	4.00%	5.00%	5.00%	<b>6.00%</b>	6.00%	6.00%	<b>7.00%</b>	7.00%	<b>7.50%</b>

\*Encashment Facility after 1 year at completed year rate. \*\* Lakpoti, Kotipoti and Millionaire Schemes are available

### Fixed Deposit Rate

#### প্রতি মাসে মুনাফা \_ FCABP (Abiram) 1 Lac & Above

#### Double Scheme (FCMDP)

	6 Months	12 Months	24, 36 Months	Tenor	1 Lac & Above
<b>1 Lac-&lt;25 Lac</b>	7.25%	7.50%	8.00%	8 Years 11 Months	7.80%
<b>25 Lac &amp; Above</b>	7.50%	8.00%	8.00%		

### PRACHURJO Fixed Deposit (FSPRA) মেয়াদ শেষে মুনাফা

Special Tenor	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Special Tenor	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
<b>89, 91 Days</b>	5.00%	5.50%	6.00%	<b>4 Months</b>	7.00%	7.25%	7.25%
<b>182 Days</b>	6.50%	6.50%	7.00%	<b>150 Days</b>	7.25%	7.50%	7.50%
<b>360, 364 Days</b>	7.00%	7.25%	7.50%	<b>9 Months</b>	7.50%	8.00%	8.00%
<b>7, 13, 25 months</b>	6.00%	6.00%	6.00%	<b>15 Months</b>	8.00%	8.00%	8.00%
Classic Tenor	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Classic Tenor	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
<b>30 Days</b>	3.00%	3.00%	3.00%	<b>12 Months</b>	7.50%	8.00%	8.00%
<b>90 Days</b>	6.00%	7.00%	7.00%	<b>24 Months</b>	8.00%	8.00%	8.00%
<b>180 Days</b>	7.25%	7.50%	7.50%	<b>36 Months</b>	8.00%	8.00%	8.00%

### Business PROBRIDHHI (FSPBD) প্রতি মাসে মুনাফা যোগ

Tenor	1 Lac-<50 Lac	50 Lac & Above
<b>3 Months</b>	N/A	5.00%
<b>6 Months</b>	5.00%	5.50%
<b>12 Months</b>	6.00%	6.00%

\*For below 1 Lac, Rate is 4.00%. Interest First FD is discontinued (maximum rate 4.00%) \*\* 80% loan facility at 2.99% margin

\*\*\* After 3 months, Early encashment facility of FDR @ savings rate (2.00%). After 1 year, full FDR rate less 2.00%. For DPS, after 1 year, at completed tenor rate.

## Deposit Rate for Corporate Clients (w.e.f. Nov 12, 2018)

**Corporate Classic Account (CCCLA):** Unlimited Transaction Facility, No Inter-City charge up to BDT 1 Lac, Reduced Chequebook Fee

### Interest bearing Account:

Short Notice Deposit (SASTD)		Privilege Account (CCPRV)	
100 Cr & Above	4.00%	5 Cr & Above	5.00%
50 Cr- <100 Cr	3.00%	1 Cr-<5 Cr	4.00%
25 Cr-< 50 Cr	2.00%	50 Lac-<1 Cr	3.00%
1 Cr-< 25 Cr	1.50%	10 Lac-<50 Lac	2.00%
Up to 1 Cr	1.00%		

### Fixed Deposit Rate

#### প্রতি মাসে মুনাফা \_ FCABP (Abiram) 1 Lac & Above

#### Double Scheme (FCMDP)

	6 Months	12 Months	24, 36 Months	Tenor	1 Lac & Above
1 Lac-<25 Lac	7.25%	7.50%	8.00%	8 Years 11 Months	7.80%
25 Lac & Above	7.50%	8.00%	8.00%		

#### মেয়াদ শেষে মুনাফা

#### FD Corporate "Placate" (FCPLA), 1 Lac & Above

	1 Month	3 Months	6 Months	12 Months
Rates	3.00%	6.00%	6.50%	7.00%

#### FD Corporate "Pinnacle" (FPNCL)

Tenor	1 Lac-<1 Cr	1 Cr-<5 Cr	5 Cr & Above
90 Days	6.00%	6.00%	6.00%
180 Days	6.50%	7.00%	7.50%
360 Days	7.00%	7.50%	8.00%

#### Corporate Classic FDR (FCGEN)

Tenor	1 lac-<25 Lac	25 Lac -< 1 Cr	1 Cr & above	Tenor	1 lac-<25 Lac	25 Lac -< 1 Cr	1 Cr & above
91 Days	5.00%	5.50%	6.00%	30 Days	3.00%	3.00%	3.00%
182 Days	6.50%	6.50%	7.00%	90 Days	6.00%	7.00%	7.00%
364 Days	7.00%	7.25%	7.50%	180 Days	7.25%	7.50%	7.50%
4 Months	7.00%	7.25%	7.25%	12 Months	7.50%	8.00%	8.00%
9 Months	7.50%	8.00%	8.00%	24, 36 months	8.00%	8.00%	8.00%
7, 13 Months	6.00%	6.00%	6.00%	48, 60 Months	6.00%	6.00%	6.00%

\*For below 1 Lac, Rate is 4.00%. Interest First FD is discontinued (maximum rate 4.00%). Big Corporate rates are as per agreement.

\*\*After 3 months, Early encashment facility @ savings rate (2.00%). After 1 year, full FDR rate less 2.00%.