

Rate of Interest on Deposit: With Effect from 23-01-2012

SAVINGS	RATE	CURRENT	RATE	SND		Future Star	
Staff	6.50%	Ezee	4.00%	Amount	Rate		
General	5.50%	Campus	4.00%	< 10 m	5.00%	5k to <50k	4.00%
Aparajita	6.50%	Salary	4.00%	10 m < 250 m	7.00%	50k to <100k	6.00%
BRAC	4.00%	Insta	3.00%	250 m < 500 m	7.75%	100K+	8.00%
TBS		Prapti		500 m < 1000 m	8.00%		
<0.05 m	0.00%	0 to < Tk 5K	0.00%	1000 m & above	8.50%	CURRENT	Rate
0.05m to <0.50m	4.00%	Tk 5K to < Tk 25K	2.00%			HOPE	3.00%
0.50m to <2.50 m	6.00%	> Tk 25K	4.00%			SHINE	5.00%
2.50 m to 250 m	8.00%					RADIANT	6.00%
Above 250 m+	8.50%					POWER	7.00%
						PRIVILEGE	7.75%
						PRIME	8.40%

Corporate FDR					
Tenor	100K-999K	1000K-4999K	5000K-9999K	10000K-49999K	50000K & +
1 months	3.00%	3.00%	3.00%	3.00%	3.00%
3 months	6.50%	6.50%	11.00%	11.00%	11.00%
6 months	6.50%	6.50%	11.00%	11.00%	11.00%
12 months	6.50%	6.50%	11.00%	11.00%	11.00%
24 months	5.00%	5.00%	6.50%	6.50%	7.00%
36 months	5.00%	5.00%	6.50%	6.50%	7.00%

FD CORPOTAE MONEY MAGNIFIER				Pinnacle (Corporate FD)		
Tenor (Months)	100K - 4999K	5000K - 49999K	50000K & +	Tenor	Amount	Rate
1	3.00%	3.00%	3.00%	90 D	Tk 5 m & +	9.00%
2	5.00%	5.00%	5.00%	180 D	Tk 5 m & +	9.00%
3	7.00%	7.00%	7.25%	365 D	Tk 5 m & +	9.00%
6	8.00%	8.00%	8.00%			
12	8.50%	8.50%	8.50%			

Classic Fixed Deposit					Interest First FDR				
Tenor	<5 lac	5 lac - < 1 cr	1 cr - < 5 cr	5 cr & Above	3 months	<5 lac	5 lac - < 1 cr	1 cr - < 5 cr	5 cr & Above
1 months	7.00%	7.00%	7.50%	7.50%	6 months	8.25%	8.25%	8.25%	8.25%
3 months	8.50%	8.50%	8.50%	8.50%	12 months	8.75	12.00%	12.00	12.00%
6 months	9.00%	9.00%	9.00%	9.00%	Freedom Fixed Deposits				
12 months	9.50%	10.00%	10.00%	10.00%	Tenor (months)	<500K	500K - < 5M	5M - <10M	10M & Above
24 months	8.00%	8.00%	8.00%	8.00%	6	8.75%	10.00%	11.00%	11.00%
36 months	8.00%	8.00%	8.00%	8.00%	12	9.25%	13.00%	13.00%	13.00%
					24/36	7.75%	7.75%	7.75%	7.75%

ABIRAM Principal Amount & Rate of Interest					Special FD: Fixed Deposit Plus					
Tenor	<500K	500K - < 5M	5M - < 10M	10M - < 50M	50M & above	Tenor (Days)	500K - <5M	5M - <10M	10M - <50M	50M & Above
12 month	9.00%	13.00%	13.00%	13.00%	13.00%	89	14.50%	14.50%	14.50%	14.50%
24 month	7.50%	7.50%	7.50%	7.50%	7.50%	150	13.00%	13.00%	13.00%	13.00%
						360	13.00%	13.00%	13.00%	13.00%

DPS-GEN					DPS - FLEXI - RETAIL			DPS - Femina - RETAIL	
Rate	4 years	7 years	11 years	14 years	Years	500 & +	Year	500 & +	
	8.50%	9%	9.50%	9.75%	1	7.50%	2	8.5	
					2	8.00%	3	8.5	
					3	8.50%	4	8.5	
					4	8.75%	7	9	
					5	9.00%	11	9.5	
					6	9.25%	14	9.75	
					7	9.50%			
					8	9.50%			
					9	9.75%			
					10	9.75%			
					11	10.00%			
					12	10.25%			
					13	10.50%			
					14	10.75%			
					15	11.00%			

- Rate of Probashi & SME Deposit would be similar as Retail deposit rate
- 3 Months Freedom Fixed FDR would be renewed @3M Retail FD General rate

Interest Rate on Lending: 01.04.2011

Lending Sector	SC-1 Low Risk	SC-2 Moderate Risk	SC-3 High Risk		
1. Agriculture		10.00%-13.00%		7	9.50%
2. Term Loan-Large & Medium Ind.		10.00%-13.00%		8	9.50%
3. Term Loan-Small & Cottage Ind.	13.80%-16.80%	14.80%-17.80%	15.80%-18.80%	9	9.75%
4.Ka. Working Capital-Lagrgre Industry	10.00%-13.00%	13.00%-16.00%		10	9.75%
4.Kha. Working Capital-Small	13.80%-16.80%	14.80%-17.80%	15.80%-18.80%	11	10.00%
5. Export		7.00%		12	10.25%
6. Commercial Lending		13.00%-16.00%		13	10.50%
7. Housing Loan	9.00%-12.00%	11.00%-14.00%		14	10.75%
8. Consumer Credit	12.50%-15.50%	14.50%-17.50%	17.00%-20.00%	15	11.00%
9. Credit Card		30.00%			
10. Loan to NBFIs		13.00%-16.00%			
11. Others	6.50%-9.50%	9.50%-12.50%	12.50%-15.50%		