

BRAC Bank Deposit Interest Rate (Effective Date: November 30, 2022)

AAA Credit Rating from CRAB

As per Moody's, only Bangladeshi Bank equivalent to the Sovereign Rating of Bangladesh (Ba3)

Personal Savings and Current Account
Current Plus, Mukti Current, TARA Mukti Current: No Interest, No Fee in Inter-City Cash Transactions

Future Star (Kids and Students<18): 3.50% on any balance

Agami (Students of age 18-25): 3.00% on any balance **TARA Agami:** 3.50% on any balance

Regular Savings Products			Senior Citizen (Golden Benefits)		
Balance	TBS*	TARA TBS**	Balance	Regular	TARA
5 Cr & Above	2.50%	3.00%	5 Cr & Above	3.50%	3.50%
1 Cr-<5 Cr	2.00%	2.50%	1 Cr-<5 Cr	3.00%	3.25%
50 Lac-<1 Cr	1.00%	1.50%	50 Lac-<1 Cr	2.50%	2.75%
25 Lac-<50 Lac	0.75%	1.25%	25 Lac-<50 Lac	2.00%	2.50%
1 Lac-<25 Lac	0.50%	0.75%	1 Lac-<25 Lac	1.50%	2.00%

*Also applicable for Savings Classic, Agent Banking Savings, Campus Current and other discontinued savings products.

**Also applicable for Agent Banking TARA (TARA Audommo Savings).

Non-Checking (Happy Savers)			Premium Banking (Premium Savers)		
Balance	Regular	TARA	Balance	Regular	TARA
25 Lac & Above	2.00%	2.50%	5 Cr & Above	3.00%	3.00%
5 Lac-<25 Lac	1.50%	2.00%	1 Cr-<5 Cr	2.50%	2.75%
1 Lac-<5 Lac	1.00%	1.50%	25 Lac-<1 Cr	2.00%	2.50%
<1 Lac	0.50%	1.00%	5 Lac-<25 Lac	1.50%	2.00%

Employee Banking (Savings/Current)			
Balance	Rate	Balance	Rate
5 Cr & Above	3.50%	5 Lac-<25 Lac	2.00%
1 Cr-<5 Cr	3.00%	1 Lac-<5 Lac	1.50%
50 Lac-<1 Cr	2.75%	50,000-<1 Lac	1.00%
25 Lac-<50 Lac	2.50%		

Probashi Subidha (Current)		Probashi Savings (NRB)	
Balance	Rate	Balance	Rate
25 Lac & Above	1.50%	5 Cr & Above	3.00%
5 Lac-<25 Lac	1.00%	1 Cr-<5 Cr	2.50%
1 Lac-<5 Lac	0.75%	50 Lac-<1 Cr	1.50%
5,000-<1 Lac	0.50%	25 Lac-<50 Lac	1.25%
		1 Lac-<25 Lac	0.75%

RFGD Current Account (CAFCD)		
Currency	Rate	Minimum Balance
USD	0.25%	USD 1,000
GBP	0.10%	GBP 500
EURO	0.01%	EURO 1,000

*Current Classic, Ezee Current and Probashi Current Account: Not Applicable

Personal (Retail & Probashi) Fixed Deposit

Interest after Maturity:

Classic Tenor*	1 Lac-<50 Lac	50 Lac & Above	Special Tenor**	1 Lac-<50 Lac	50 Lac & Above
24 & 36 Months	7.25%	7.25%	15 Months	7.00%	7.00%
12 Months	6.75%	7.00%	13 Months	7.00%	7.00%
180 Days	6.50%	6.75%	9 Months	6.75%	6.75%
90 Days	6.35%	6.50%	7 Months	6.50%	6.75%
60 Days	4.00%	5.00%	4 Months	6.35%	6.50%
30 Days	2.00%	4.00%	100 & 150 Days	6.35%	6.50%

* Classic Schemes: FAGEN-Retail, FPGEN-Probashi, ABGEN-Agent Banking, FRGFD (Senior Citizen 60 years & above)

** Special Schemes: FRSP-Retail, FPSPL-Probashi

***For Astha app: BDT 10,000-<1 Lac is also available. Rate is 2% for 30 & 60 Days and 6.35% for 90 Days & above.

Retail & Probashi Monthly Interest FD (FRABR-Retail, FPABR-Probashi, ABABR-Agent):

6.50% for 6 & 12 months and 7.00% for 14, 18, 24, 36, 60 & 84 months

Retail Quarterly Interest FD (FRFRD): 6.50% for 6 & 12 months and 7.00% for 24 & 36 months

Retail Unit FD (FRUNT): 6.35% (12 months)

DPS

Year\Segment	Personal & SME*	Personal-TARA* & Probashi
10	7.00%	7.00%
9	6.00%	6.50%
8	6.00%	6.50%
7	6.00%	6.25%
6	6.00%	6.25%
5	5.50%	6.00%
4	5.00%	6.00%
3	5.00%	5.50%
2	4.00%	5.00%
1	3.00%	4.00%

Additional Benefits:

- Instalment starting from just BDT 500 (maximum: unlimited)
- Auto monthly instalment debit facility from the Transactional Account and Auto closure facility to Transactional Account, after the maturity
- Investment Tax Rebate Facility on yearly DPS instalment total of BDT 60,000
- 90% Loan facility (as term loan/overdraft/credit card); 95% for TARA & SME
- Most importantly, Early encashment facility at completed year rate for both completed & fraction year (no reduction)

*Same facility available for Agent Banking Clients also (for TARA AB Flexi DPS: starting from just BDT 300-multiple of 100)

SME Current Account

SME Shadhin (CSSDN): No Interest, No Fee in Inter-City Cash Transactions

SME Prapti (CABIZ)/Prothom Account (CSPRM):		TARA Uddokta (CSTUG) / Prothom Account (CSTPM):	
25 Cr-<50 Cr	2.00%	5 Cr-<50 Cr	3.00%
5 Cr-<25 Cr	1.00%	1 Cr-<5 Cr	2.50%
1 Cr-<5 Cr	0.75%	50 Lac-<1 Cr	1.50%
50 Lac-<1 Cr	0.50%	25 Lac-<50 Lac	1.25%
1 Lac-<50 Lac	0.25%	1,000 -<25 Lac	0.75%

Corporate Current & SND Account

Corporate Current Account (CCCLA): No Interest, No Fee in Inter-City Cash Transactions (≤ 1 Lac amount)

Corporate Current Shimahin (CCHAR): No Fee in Inter-City Cash Transactions, with Interest

Balance	Rate
10 Cr and Above	1.00%
5 Cr-<10 Cr	0.75%
<5 Cr	0.50%

Special Notice Deposit/SND (SASTD)*:

Balance	Rate
100 Cr and Above	2.00%
50 Cr-<100 Cr	1.50%
25 Cr-<50 Cr	1.25%
1 Cr-<25 Cr	0.75%
<1 Cr	0.25%

*Also applicable for Corporate Current Elite Plus (CCELP) and other products with similar rate matrix.

Provident & Gratuity Fund Current Account (CCELE): 2.00% on any balance

Foreign Currency Current Account (CAFCY): No Interest, No Charge

Special Current Account Rate: As per agreement &/ overall relationship

SME & Corporate Fixed Deposit

Interest after Maturity: FSPRA-SME, FCGEN-Corporate

Classic Tenor*	1 Lac-<50 Lac	50 Lac & Above	Special Tenor	1 Lac-<50 Lac	50 Lac & Above
24 & 36 Months	7.25%	7.25%	15 Months	7.00%	7.00%
12 Months	6.75%	7.00%	13 Months	7.00%	7.00%
180 Days	6.50%	6.75%	9 Months	6.75%	6.75%
90 Days	6.35%	6.50%	7 Months	6.50%	6.75%
60 Days	4.00%	5.00%	4 Months	6.35%	6.50%
30 Days	2.00%	4.00%	100 & 150 Days	6.35%	6.50%

*Also available for Agent Banking SME Clients (FSPRA). ** Clubbing allowed.

Business Monthly Interest FD (FCABP): **6.50%** for 6 & 12 months and **7.00%** for 14, 18, 24, 36, 60 & 84 months

SME Probidhi (FSPBD): **6.00%** for 3/6/12 months

Foreign Currency (FCFCY)/NFCD FD (FNFCFD):

Tenor	30 Days	90 Days	180 Days	12 Months
USD	1.00%	2.00%	2.50%	3.00%

BRAC Bank Credit Rating

AAA Credit Rating from CRAB

As per Moody's, only Bangladeshi Bank equivalent to the Sovereign Rating of Bangladesh (Ba3)

AGENCY	TYPE	RATING	OUTLOOK	AGENCY	TYPE	RATING	OUTLOOK
Moody's	International	Ba3	Stable	CRAB	Local	AAA/ST-1	Stable
S&P Global		B+	Stable	CRISL		AA+/ST-1	Stable
				ECRL		AA+/ST-1	Stable

Early Encashment Policy (for local currency products)

Fixed Deposit	DPS
After 360 Days: 1.00% less from contract rate 90 Days-<360 Days: 2.00% <90 Days: Not Applicable	After 12 Months: at completed year rate <12 Months: Not Applicable

Loan Policy against FD/DPS Principal Amount

- 90% @ 3% mark-up
- 95% for TARA @ 2% mark-up

"Tax at Source" on Interest Income

- 20% for Company
- 10% for Individual
- Proof of Tax Return submission required for BDT 10 Lac & above Deposit Balance

Excise Duty on Deposit

Highest Balance in a Year	Excise Duty
Up to BDT 1 Lac	Nil
>1 Lac-5 Lac	150
>5 Lac-10 Lac	500
>10 Lac-1 Cr	3,000
>1 Cr-5 Cr	15,000
>5 Cr	50,000

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- Tax on interest and excise duty on deposit is applicable as per the law of the country.
 - This rate sheet is not applicable for the deposit of Scheduled Banks and NBFIs.
 - Any tenor/product not mentioned in the above matrix is not available for new booking (rate will be given for renewal as per above matrix).
 - FD below 1 Lac is not available for new booking through branches (Renewal rate: 6.35% for 89 days & above personal FD, 2.00% for all other tenor & products).
 - Interest First FD (will be transferred to classic tenor FD on maturity) & Money Multiplier (will be transferred to transactional account on maturity) is closed product.
 - If any client wrongly booked in a product, the client will be transferred to classic tenor/equivalent FD.
 - Rate sheet can be updated time to time as per the discretion of the Bank. Bank may offer market rate based on liquidity scenario &/ overall relationship.