

Deposit Rate for Individual Clients (w.e.f. March 10, 2019)

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"> ▪ Opening Deposit is only BDT 100. ▪ Life Insurance Facility (if balance is BDT 20,000 and above) ▪ No Account Maintenance Fee ▪ Free Debit Card
50,000-<1 Lac	3.00%	
Below 50,000	2.00%	
Interest Credit	Monthly	

**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"> ▪ Life Insurance Facility (if balance is BDT 30,000 and above) ▪ No Account Maintenance Fee (if balance is BDT 50,000 and above) ▪ Free Debit Card (if balance is BDT 1 Lac and above) ▪ Free First Chequebook (25 Leaves) ▪ Free Chequebook in Every Month (if balance is BDT 50,000 and above)
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"> ▪ Opening Deposit is only BDT 5,000. ▪ No Account Maintenance Fee (if balance is BDT 50,000 and above) ▪ 50% discount on Debit Card Fee
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"> ▪ If average balance is BDT 50,000 and above -No Account Maintenance Fee -Free Chequebook in Every Month -Free Debit Card (for Triple Benefits accounts) ▪ Free First Chequebook (25 Leaves)
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"> ▪ No Opening Deposit Requirement ▪ Free First Chequebook (25 Leaves) ▪ Reduced Debit Card Fee ▪ Reduced Rate & Fees in Loan & Credit Cards
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) *Staff Savings Account: 6.00%*

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	7.50%	8.00%	8.50%	8 Years 11 Months	7.80%
25 Lac & Above	8.00%	8.25%	8.50%		

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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%	4.00%	5.00%	12 Months	8.00%	8.00%	8.25%
90 Days	6.00%	7.00%	7.50%	24 Months	8.55%	8.55%	8.55%
180 Days	7.00%	7.50%	8.00%	36 Months	8.55%	8.55%	8.55%
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%	6.00%	7.00%	100 Days	7.00%	7.50%	8.00%
4 Months	6.50%	7.00%	7.50%	150 Days	7.50%	8.00%	8.25%
182 Days	7.00%	7.50%	8.00%	7/9 Months	8.00%	8.25%	8.35%
360, 364 Days	7.50%	8.00%	8.00%	13/15 Months	8.25%	8.55%	8.55%

Interest Option	3 Months	6 Months	12 Months	24 Months	36 Months
Interest First (IFFD)_1 Lac & Above			7.00%		
Partial Encashment Facility (FRUNT)			7.00%		
Quarterly Interest (FRFRD)	5.00%	6.00%	7.00%	7.50%	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. March 10, 2019)

Interest bearing Current Account: Prapti (CABIZ)

Daily Balance	Rates	Major Benefits
BDT 1 Cr-<50 Cr	2.00%	<ul style="list-style-type: none"> ▪ Interest on daily balance with unlimited Transaction Facility ▪ No account maintenance fee if average balance is 1 Lac & above ▪ Free first Chequebook. ▪ Unlimited free Chequebook afterwards if average balance is 1 Lac & above
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
Regular	3.00%	4.00%	5.00%	5.00%	6.00%	6.00%	6.00%	7.00%	7.00%	7.50%

*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
1 Lac-<25 Lac	7.50%	8.00%	8.50%	8 Years 11 Months	7.80%
25 Lac & Above	8.00%	8.25%	8.50%		

PRACHURJO Fixed Deposit (FSPRA) মেয়াদ শেষে মুনাফা

Classic	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Classic	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
30 Days	3.00%	4.00%	5.00%	12 Months	8.00%	8.00%	8.25%
90 Days	6.00%	7.00%	7.50%	24 Months	8.55%	8.55%	8.55%
180 Days	7.00%	7.50%	8.00%	36 Months	8.55%	8.55%	8.55%
Special	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Special	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
89, 91 Days	5.00%	6.00%	7.00%	100 Days	7.00%	7.50%	8.00%
4 Months	6.50%	7.00%	7.50%	150 Days	7.50%	8.00%	8.25%
182 Days	7.00%	7.50%	8.00%	7/9 Months	8.00%	8.25%	8.35%
360, 364 Days	7.50%	8.00%	8.00%	13/15 Months	8.25%	8.55%	8.55%

Business PROBRIDHHI (FSPBD) প্রতি মাসে মুনাফা যোগ

Tenor	1 Lac-<50 Lac	50 Lac & Above
3 Months	N/A	6.00%
6 Months	6.00%	7.00%
12 Months	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%. For DPS, after 1 year, at completed tenor rate.

Deposit Rate for Corporate Clients (w.e.f. March 10, 2019)

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)		For PF/GF (CCELE)	
100 Cr & Above	4.00%	5 Cr & Above	5.00%	1 Cr & Above	6.00%
50 Cr- <100 Cr	3.00%	1 Cr-<5 Cr	4.00%	10 Lac-<1 Cr	5.00%
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	7.50%	8.00%	8.50%	8 Years 11 Months	7.80%
25 Lac & Above	8.00%	8.25%	8.50%		

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FD Corporate "Placate" (FCPLA)

	1 Month	3 Months	6 Months	12 Months
1 Lac-<1 Cr	3.00%	6.00%	7.00%	7.50%
1 Cr & Above	5.00%	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%	6.00%	7.00%	30 Days	3.00%	4.00%	5.00%
4 Months	6.50%	7.00%	7.50%	90 Days	6.00%	7.00%	7.50%
182 Days	7.00%	7.50%	8.00%	180 Days	7.00%	7.50%	8.00%
364 Days	7.50%	8.00%	8.00%	12 Months	8.00%	8.00%	8.25%
7-9 Months	8.00%	8.25%	8.35%	24, 36 months	8.55%	8.55%	8.55%
13 Months	8.25%	8.55%	8.55%	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%.