

Highest Credit Rating: Local: AA1 by CRAB, CRISL & ECRL, International: B+ by S&P, Ba3 by Moody's



Personal Accounts

Deposit Rate for Individual Clients (w.e.f. April 16, 2019)

For Kids and Students (Below 18 Years), (w.e.f. May 01, 2019)

Monthly Average Balance	Future Star	Major Benefits
BDT 25 Lac and Above	5.00%	<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 Highest Interest Rate 0.50% more on DPS
10 Lac-<25 Lac	4.50%	
1 Lac-<10 Lac	4.00%	
Below 1 Lac	3.00%	
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), (w.e.f. May 01, 2019)

Monthly Average Balance	Happy Savers	TARA Happy Savers	Major Benefits
BDT 25 Lac and Above	3.50%	4.00%	<ul style="list-style-type: none"> Opening Deposit is only BDT 1,000. No Account Maintenance Fee (if balance is BDT 50,000 and above) 50% Discount on Debit Card Fee Interest on Any Balance (even on BDT 1)
10 Lac-<25 Lac	3.00%	3.50%	
1 Lac-<10 Lac	2.50%	3.00%	
Below 1 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% (Half Yearly Credit)

Personal DPS

	1 Year	2	3	4	5	6	7	8	9	10	11 Year
Regular	3.00%	4.00%	5.00%	5.00%	7.00%	7.00%	7.00%	7.50%	7.50%	8.00%	
TARA	4.00%	5.00%	6.00%	7.00%	8.00%						
Probashi				7.00%			7.50%				8.00%

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

**0.50% more for Future Star and Probashi Shubidha Accountholders

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. April 16, 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%	7.00%	7.00%	7.00%	7.50%	7.50%	8.00%

*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. April 16, 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%.