

**BRAC Bank Deposit Interest Rate** (Effective Date: July 01, 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%

RFCD 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:** Minimum amount BDT 1 Lac

Classic Tenor*	Regular	Sr. Citizen	Special Tenor	Regular
FAGEN-Retail, FPGEN-Probashi, ABGEN-Agent Banking		FRGFD	FRSPL-Retail, FPSPL-Probashi	
36 & 24 Months	6.00%	6.00%	15 Months	6.00%
<b>12 Months</b>	<b>6.00%</b>	<b>6.00%</b>	13 Months	6.00%
180 Days	5.81%	5.81%	9 Months	5.81%
90 Days	5.81%	5.81%	7 Months	5.81%
60 Days	3.00%	3.00%	4 Months	5.81%
30 Days	2.00%	2.00%	150 & 100 Days	5.81%

\*For Astha app: BDT 10,000-<1 Lac is also available. Rate is 2% for 30 & 60 Days and 5.81% for 90 Days & above.

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

**5.81%** for 6 months and **6.00%** for 12, 14, 18, 24, 36, 60 & 84 Months

**Retail Quarterly Interest FD** (FRFRD): **5.81%** for 6 months and **6.00%** for 12, 24 & 36 Months

**Retail Unit FD** (FRUNT): **6.00%** (12 Months)

### DPS

Year\Segment	Personal & SME*	Personal-TARA* & Probashi
10	<b>7.00%</b>	<b>7.00%</b>
9	6.00%	6.50%
8	6.00%	6.50%
7	6.00%	6.25%
6	<b>6.00%</b>	6.25%
5	5.50%	6.00%
4	5.00%	<b>6.00%</b>
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	<b>2.00%</b>	5 Cr-<50 Cr	<b>3.00%</b>
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 ( $\leq 1$  Lac amount)

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

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

**Special Notice Deposit/SND (SASTD)\*:**

Balance	Rate
100 Cr and Above	<b>2.00%</b>
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 amount

**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-<1 Cr	1 Cr & Above	Special Tenor	1 Lac-<1 Cr	1 Cr & Above
36 & 24 Months	6.00%	6.00%	15 Months	6.00%	6.00%
<b>12 Months</b>	<b>6.00%</b>	<b>6.00%</b>	13 Months	6.00%	6.00%
180 Days	5.50%	5.75%	9 Months	5.50%	5.75%
90 Days	5.00%	5.25%	7 Months	5.50%	5.75%
60 Days	3.00%	4.00%	4 Months	5.25%	5.50%
30 Days	2.00%	3.00%	150 & 100 Days	5.25%	5.50%

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

**Corporate Monthly Interest FD (FCABP):** 5.00% for 6 months and 6.00% for 12, 14, 18, 24, 36, 60 & 84 Months

**SME Probiddhi (FSPBD):** 5.00% for 3/6/12 months

**Foreign Currency (FCFCY)/NFC FD (FNFCFD):**

Tenor	30 Days	90 Days	180 Days	12 Months
USD	0.50%	1.00%	1.50%	<b>2.00%</b>

### BRAC Bank Credit Rating:

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 on Interest Income:

- 20% for Non-individual
- 10% for individual if E-TIN provided; otherwise 15%

### 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 Scheduled Banks and NBFIs.
  - Rates can be changed time to time as per the discretion of the Bank.
  - 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: 5.81% 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.