

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

ALCO Circular: 2021/04

Date: June 17, 2021

Personal Account Interest Rate

Effective Date: July 01, 2021

Current Plus, Mukti Current, TARA Mukti Current: No Interest, No Fee in Inter-City Cash Transactions

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

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

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%

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

*BBL Staff Savings Account Rate: 3.50% on any amount

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Business Account Interest Rate

Effective Date: July 01, 2021

SME Accounts:

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

SME Prapti Current (CABIZ)/Prothom Account (CSPRM)/Agent Banking:

Balance	Rate
25 Cr-<50 Cr	1.50%
5 Cr-<25 Cr	1.00%
1 Cr-<5 Cr	0.75%
50 Lac-<1 Cr	0.50%
1 Lac-<50 Lac	0.25%

TARA Uddokta Account (CSTUG) /TARA Prothom Account (CSTPM):

Balance	Rate
5 Cr-<50 Cr	3.00%
1 Cr-<5 Cr	2.50%
50 Lac-<1 Cr	1.50%
25 Lac-<50 Lac	1.25%
1,000 -<25 Lac	0.75%

Corporate Accounts:

Corporate Current Classic (CCCLA): No Interest, No Fee in Inter-City Cash Transactions (\leq 1 Lac amount)

Employee Benefit (PF/GF/WPPF) Current Account (CCELE): 2.00% on any amount

AMC/Mutual Fund Current Account (CCPWR):

Balance	Rate
1 Cr and above	2.00%
25 Lac-<1 Cr	1.00%

Strategic Relationship Current Account: As per agreement

Special Notice Deposit (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.

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DPS Interest Rate* (Effective Date: September 14, 2020)

Year	1	2	3	4	5	6	7	8	9	10	11
Regular	3.00%	4.00%	5.00%	5.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	
TARA	4.00%	5.00%	5.50%	5.50%	6.00%						
Probashi				5.50%			6.00%				6.00%

*0.50% privilege can be offered for Future star, Probashi subidha and BBL staff accountholders

Fixed Deposit Interest Rate (Effective Date: May 20, 2021)

Interest after Maturity (for BDT 1 Lac & above):

Tenor	All Segments (General FD)	Tenor	Senior Citizen** (Golden FD)
36 Months	3.50%	36 Months	3.75%
24 & 25 Months	3.25%	24 Months	3.50%
360 & 364 Days; 12, 13 & 15 Months	3.00%	12 Months	3.25%
9 Months	2.50%		
150, 180 & 182 Days; 4 & 7 Months	2.00%	180 Days	2.25%
89, 90, 91 & 100 Days	1.75%	90 Days	2.00%
60 Days	1.50%	60 Days	1.75%
30 Days	1.00%	30 Days	1.25%

*10K-<1 Lac: 1.00% **Citizens with 60 years and above age

Periodic Interest (for BDT 50,000 & above):

Tenor	Monthly Interest (Abiram FD)	Tenor	Quarterly Interest (Freedom FD**)
36, 60 & 84 Months	3.50%	36 Months	3.50%
24 Months	3.25%	24 Months	3.25%
12, 14 & 18 Months	3.00%	12 Months	3.00%
6 Months	2.00%	6 Months	2.25%

*10K-<50K: 1.00% **Freedom FD is only for Retail Clients.

Retail Unit FD: 3.00% (12 Months), **SME Probidhi & Interest First: ≤2.50%** (discontinued)

*Any other discontinued FD product & tenor will follow the above rate.

Early Encashment Policy

Fixed Deposit	DPS
<p>After 360 Days: 1.00% less from contract rate</p> <p>90 Days-<360 Days: 1.50%</p> <p><90 Days: Not Applicable</p>	<p>After 360 Days: at completed year rate</p> <p>90 Days-<360 Days: 1.50%</p> <p><90 Days: Not Applicable</p>

Loan Policy: Up to 90% (TARA: 95%)