

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

ALCO Circular: 2021/06

Date: September 16, 2021

Personal Account Interest Rate (Effective Date: 01/07/2021)

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. **Also applicable for Agent Banking TARA (Auddommo 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%

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

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SME Current Account Interest Rate (Effective Date: 01/10/2021)

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	2.00%
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 Current & SND Account Interest Rate (Effective Date: 01/07/2021)

Corporate Current Classic (CCCLA): No Interest, No Fee in Inter-City Cash Transactions (≤ 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 Rate: As per agreement & overall relationship

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.

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DPS Interest Rate (Effective Date: 01/10/2021)

Year\Segment	Personal & SME*	Personal-TARA* & Probashi
10	7.00%	7.00%
9, 8, 7 & 6	6.00%	6.25%
5	5.50%	6.00%
4 & 3	5.00%	5.50%
2	4.00%	4.50%
1	3.00%	3.50%

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: starting from just BDT 300-multiple of 100)

Desired Amount based DPS:

Personal/SME	1 Lac (লাখপতি)			1 Million (মিলিওনিয়ার)			
	Year	Instalment	Maturity Value	Interest	Instalment	Maturity Value	Interest
Personal/SME	10	1000	174,094	54,094	6000	1,044,567	324,567
	8	1000	123,443	27,443	8500	1,049,263	233,263
	6	1500	130,261	22,261	12000	1,042,091	178,091
	4	2000	106,472	10,472	20000	1,064,716	104,716
TARA/Probashi	1 Lac (লাখপতি)			1 Million (মিলিওনিয়ার)			
	Year	Instalment	Maturity Value	Interest	Instalment	Maturity Value	Interest
TARA/Probashi	10	1000	174,094	54,094	6000	1,044,567	324,567
	8	1000	124,791	28,791	8500	1,060,720	244,720
	6	1500	131,310	23,310	12000	1,050,482	186,482
	4	2000	107,597	11,597	20000	1,075,966	115,966

*Maturity value is indicative. Rate & scheme is same as per DPS rate chart.

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Fixed Deposit Interest Rate: Starting from BDT 1 Lac

Business (SME & Corporate) Fixed Deposit Interest Rate (Effective Date: 20/09/2021)

Classic Tenor FD, Interest after Maturity: FSPRA-SME & Agent, FCGEN-Corporate

Tenor	Rate	Tenor	Rate	Tenor	Rate
36 & 24 Months	4.25%	180 Days	3.50%	60 Days	2.50%
12 Months	4.00%	90 Days	3.00%	30 Days	2.00%

Special Tenor FD, Interest after Maturity: FSPRA-SME, FCGEN-Corporate

15 & 13 Months; 364 Days	4.00%	4 Months; 150 & 91 Days	3.00%
9 & 7 Months; 182 Days	3.50%	89 Days	3.00%

Corporate Abiram plus (FCABP): 3.00% & SME Probidhi (FSPBD): 3.00%

Bulk Corporate FD rate will be as per agreement & overall relationship

Personal (Retail & Probashi) Fixed Deposit Interest Rate (Effective Date: 01/10/2021)

Classic Tenor FD, Interest after Maturity: FAGEN-Retail, FRGFD-Sr. Citizen, FPGEN-Probashi, ABGEN-Agent

Tenor	Rate	Tenor	Rate	Tenor	Rate
36 & 24 Months	6.00%	180 Days	5.60%	60 Days	2.50%
12 Months	5.65%	90 Days	5.55%	30 Days	2.00%

Special Tenor FD, Interest after Maturity: FRSPPL-Retail, FPSPL-Probashi

15 & 13 Months; 364 Days	5.65%	4 Months; 150 & 91 Days	5.55%
9 & 7 Months; 182 Days	5.60%	89 Days	3.00%

Retail Unit FD (FRUNT): 5.55% (12 Months)

Retail Quarterly Interest FD (FRFRD): 5.55% (6, 12, 24 & 36 Months)

Retail & Probashi Monthly Interest FD (FRABR-Retail, FPABR-SME, ABABR-Agent): 5.55%

(6, 12, 14, 18, 24, 36, 60 & 84 Months)

Early Encashment Policy

Fixed Deposit (from 20/09/2021)	DPS (from 01/10/2021)
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

Discontinued Scheme & Tenor: Any tenor not mentioned in the above matrix is not available for new booking (rate will be given for renewal as per above matrix)

Discontinued Slab: FD below 1 Lac is not available for new booking (Renewal rate: 5.55% for 3 months & FD personal FD, 2.00% for all other tenor & products)

Closed Product: Interest First FD (will be transferred to classic tenor FD on maturity) & Money Multiplier (will be transferred to transactional account on maturity)

Wrongly used product: If any client wrongly booked in a product, the client will be transferred to classic tenor FD on maturity