

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

ALCO Circular: 2021/01

Date: January 21, 2021

Current and Savings Account Interest Rate

Effective Date: February 01, 2021

Personal Accounts:

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

Remittance Beneficiaries (Probashi Shubidha) and Students 18+ (Campus): 2.00% on BDT 25,000+

Regular Savings Products			Senior Citizen (Golden Benefits)		
Balance	TBS/Classic/AB	TARA TBS/NRB	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%

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 (Smart Savers/Current)	50,000- <1 Lac	1 Lac- <5 Lac	5 Lac- <25 Lac	25 Lac- <50 Lac	50 Lac- <1 Cr	1 Cr- <5 Cr	5 Cr & Above
Rate	1.00%	1.50%	2.00%	2.50%	2.75%	3.00%	3.50%

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

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

Business Accounts:

Collection Account (Corporate Classic and SME Shadhin): No Interest, Less Charge

SME	1 Lac-<1 Cr	1 Cr-<25 Cr	25 Cr-<50 Cr
Rate	0.50%	1.00%	2.00%

SME TARA	1000 -<25 Lac	25 Lac-<50 Lac	50 Lac-<1 Cr	1 Cr-<5 Cr	5 Cr-<50 Cr
Rate	0.75%	1.25%	1.50%	2.50%	3.00%

Corporate SND	<1 Cr	1 Cr-<25 Cr	25 Cr-<50 Cr	50 Cr-<100 Cr	100 Cr & Above
Rate	0.50%	1.00%	1.50%	2.00%	3.00%

Corporate Employee Benefit Account (CCELE): 3.50% on any amount for PF/GF/WPPF/WF & such fund

**Strategic Account: As per agreement*

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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: January 25, 2021

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

Tenor	All Segments (General FD)	Tenor	Senior Citizen** (Golden FD)
30 Days	2.00%	30 Days	2.25%
60 Days	2.25%	60 Days	2.50%
89, 90, 91, 100, 150 Days; 4 Months	2.50%	90 Days	2.75%
180 & 182 Days; 7 & 9 Months	3.00%	180 Days	3.25%
360 & 364 Days; 12, 13 & 15 Months	3.50%	12 Months	3.75%
24, 25 & 36 Months	4.00%	24 & 36 Months	4.25%

*10K-<1 Lac: 2.00% ** **Citizens with 60 years and above age

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

Tenor	Monthly Interest (Abiram FD)	Tenor	Quarterly Interest (Freedom FD**)
6 Months	3.00%	6 Months	3.00%
12, 14 & 18 Months	3.50%	12 Months	3.50%
24, 36, 60 & 84 Months	4.00%	24 & 36 Months	4.00%

*10K-<50K: 2.00% **Freedom FD is only for Retail Clients.

Retail Unit FD: 3.50% (12 Months), **SME Probidhi & Interest First: ≤3.00%** (discontinued)

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

Early Encashment Policy

Fixed Deposit	DPS
After 6 Months: 1.00% less from contract rate 3 Months-<6 Months: 2.00% <3 Months: Not Applicable	After 1 Year: at completed year rate 3 Months-<1 Year: 2.00% Before 3 Months: Not Applicable

Loan Policy: Up to 90% at 3.00% spread (TARA: 95%)