

Deposit Rate for Individual Clients (w.e.f. August 08, 2019)

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

Personal Accounts

For Kids and Students (Below 18 Years)

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) ▪ Free Debit Card for First Year, 50% less for 2nd Year onwards ▪ 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%	

** Employee Banking Current Account: 3.00% (BDT 25,000 and Above) *Staff Savings Account: 6.00% (Half Yearly Credit)*

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

Personal DPS

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

Tenor	50,000-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Tenor	10,000 & Above
6 Months	7.50%	8.00%	8.50%	8 Years 11 Months	7.80%
12 Months	8.00%	8.25%	8.50%		
18, 24 & 36 Months	8.50%	8.50%	8.50%		

Double Scheme (FRMMD)

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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	4.00%	4.00%	5.00%	180 Days	8.00%	8.00%	8.50%
60 Days	5.00%	5.00%	6.00%	12 Months	8.50%	8.50%	8.50%
90 Days	6.00%	7.00%	7.50%	24, 36 Months	8.50%	8.50%	8.50%
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%	4 Months	7.00%	7.50%	8.00%
100 Days	7.00%	7.50%	8.00%	7 Months	8.50%	8.50%	8.50%
150 Days	8.00%	8.00%	8.50%	9 Months	8.50%	8.50%	8.50%
182 Days	8.00%	8.00%	8.50%	13 Months	8.50%	8.50%	8.50%
360, 364 Days	8.00%	8.00%	8.50%	15 Months	8.50%	8.50%	8.50%

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%) ** 90% 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%.

**** Probashi rates will be as per above rates.

Deposit Rate for SME Clients (w.e.f. August 08, 2019)

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

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%	

DPS Rate, Shanchay (FSSNC):

	1 Year	2	3	4	5	6	7	8	9	10
Regular	3.00%	4.00%	5.00%	6.00%	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)

Tenor	50,000-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Tenor	10,000 & Above
6 Months	7.50%	8.00%	8.50%	8 Years 11 Months	7.80%
12 Months	8.00%	8.25%	8.50%		
18, 24 & 36 Months	8.50%	8.50%	8.50%		

Double Scheme (FCMDP)

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	4.00%	4.00%	5.00%	180 Days	8.00%	8.00%	8.50%
60 Days	5.00%	5.00%	6.00%	12 Months	8.50%	8.50%	8.50%
90 Days	6.00%	7.00%	7.50%	24, 36 Months	8.50%	8.50%	8.50%
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%	4 Months	7.00%	7.50%	8.00%
100 Days	7.00%	7.50%	8.00%	7 Months	8.50%	8.50%	8.50%
150 Days	8.00%	8.00%	8.50%	9 Months	8.50%	8.50%	8.50%
182 Days	8.00%	8.00%	8.50%	13 Months	8.50%	8.50%	8.50%
360, 364 Days	8.00%	8.00%	8.50%	15 Months	8.50%	8.50%	8.50%

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%) ** 90% 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 Corporate Clients (w.e.f. August 08, 2019)

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

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)*		Provident & Other Fund (CCELE)*	
100 Cr & Above	4.00%	5 Cr & Above	5.00%	5 Cr & Above	7.00%
50 Cr- <100 Cr	3.00%	1 Cr-<5 Cr	4.00%	1 Cr-<5 Cr	6.00%
25 Cr-< 50 Cr	2.00%	50 Lac-<1 Cr	3.00%	10 Lac-<1 Cr	5.00%
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)

Tenor	50,000-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Tenor	10,000 & Above
6 Months	7.50%	8.00%	8.50%	8 Years 11 Months	7.80%
12 Months	8.00%	8.25%	8.50%		
18, 24 & 36 Months	8.50%	8.50%	8.50%		

Double Scheme (FCMDP)

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Corporate Classic FDR (FCGEN)

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	4.00%	4.00%	5.00%	180 Days	8.00%	8.00%	8.50%
60 Days	5.00%	5.00%	6.00%	12 Months	8.50%	8.50%	8.50%
90 Days	6.00%	7.00%	7.50%	24, 36 Months	8.50%	8.50%	8.50%
Special	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above	Special	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
91 Days	5.00%	6.00%	7.00%	4 Months	7.00%	7.50%	8.00%
182 Days	8.00%	8.00%	8.50%	7 Months	8.50%	8.50%	8.50%
364 Days	8.00%	8.00%	8.50%	9 Months	8.50%	8.50%	8.50%
				13 Months	8.50%	8.50%	8.50%

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%

*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%.