

Personal Account (Savings) Rate

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

Personal Current Account: Current Plus Account (Less Fees, 0% Interest)

- No Inter-City Transaction Fee
- Free First Chequebook (25 Leaves)
- Free Debit Card & Free Chequebook in Every Month if average balance is BDT 25,000 and above.

Personal Savings Account

For Kids and Students (Below 18 Years), (w.e.f. May 01, 2019)

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

For Senior Citizens (50 Years and Above), (w.e.f. Nov 01, 2018)

Monthly Average Balance	Golden Benefits	TARA Golden Benefits	Major Benefits
BDT 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) ▪ Free First Chequebook (25 Leaves) ▪ Free Chequebook in Every Month (if balance is BDT 50,000 and above) ▪ Free Debit Card (if balance is BDT 1 Lac 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. ▪ Reduced Account Maintenance Fee ▪ Reduced Debit Card Fee ▪ 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 Regular Customers, (w.e.f. Nov 01, 2017)

Monthly Average Balance	Triple Benefits*	TARA Triple Benefits**	Major Benefits
BDT 5 Cr and Above	4.00%	4.50%	<ul style="list-style-type: none"> ▪ Free First Chequebook (25 Leaves) ▪ Free Chequebook in Every Month & Free Debit Card if average balance is BDT 50,000 and above
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) (w.e.f. Feb 01, 2018)

Monthly Average Balance	Smart Savers	Major Benefits
BDT 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-<1 Lac	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)

Business Account (Current) Rate

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For SME Clients

Shadhin Current Account (0% Fees, 0% Interest):

- Opening Balance Only BDT 1,000
- No Inter-City Transaction Fee on Deposits, No Inter-City Transaction Fee on Withdrawal up to BDT 1 Lac
- No SMS Banking Fee, No Internet Banking Fee
- Free First Chequebook (25 Leaves)
- No Account Maintenance Fee, Free Chequebook in Every Month, Free Debit Card if average balance is BDT 25,000 and above.

Prapti Current Account (Interest bearing):

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 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%	

For Corporate & Government Clients

Corporate Classic Account (Less fees, 0% Interest):

- No Opening Balance Requirement
- No Inter-City Fee for Transaction up to BDT 1 Lac every time
- No Internet Banking Fee
- Reduced Chequebook Fee

Short Notice Deposit Account (Interest Accrued Daily, Credited Half Yearly):

Short Notice Deposit (SND/STD)	
BDT 100 Cr & Above	4.00%
50 Cr- <100 Cr	3.00%
25 Cr-< 50 Cr	2.00%
1 Cr-< 25 Cr	1.50%
<1 Cr	1.00%

*High Value Corporate & Commercial Account rate will be as per agreement.

Corporate/Government Employee Benefit Account* (Interest Accrued Daily, Credited Half Yearly):

Current Account Elegant (CCELE)	
BDT 1 Cr & Above	6.00%
10 Lac- <1 Cr	5.00%

*Applicable for Provident Fund, Gratuity, Pension, Endowment, Welfare & Profit Participation Fund, Employee Association; etc.

Fixed Deposit Rate (w.e.f. Feb 01, 2020)

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

- **Flexible Tenor and amount**, both in short term and long term:1 month-36 months (1-7,9,12,13, 15, 24,36 months)
- **Privilege Early Encashment Facility:** After one year, only 2% less than FDR rate
- **Liquidity:** 90% Loan Facility @ 2.99% Margin and Credit Card Facility
- **Auto Renewal and Auto Interest Credit Facility to Account**

Retail/Probashi/SME/Corporate/Agent Banking					Credit Rating	
Interest after Maturity					Companies	Rating
FAGEN, FPGEN, FSPRA, FCGEN, ABGEN						
Retail/Probashi/SME/Corporate					Early Encashment Policy	
Interest after Maturity					a. Contractual rate less 2% after 1 Year	
FRSPL, FPSPL, FSPRA, FCGEN					b. 2% after 3 months to below 1 Year	
Retail/Probashi/SME/Corporate					Loan/Credit Card Policy	
Interest after Maturity					a. 90% facility @ 2.99% Margin	
FRSPL, FPSPL, FSPRA, FCGEN					b. 95% facility for TARA Clients	
Retail/Probashi/SME/Corporate					Others	
Interest after Maturity					a. For below Minimum slab, rate is 4.00%	
FRSPL, FPSPL, FSPRA, FCGEN					b. For Interest First other tenor, rate is 4.00%	
Special Days					c. No Loan against Interest First FD	
1 Lac-<25 Lac 25 Lac-<1 Cr 1 Cr & Above					d. Maximum 6.00% for discontinued FD	
89 Days	5.00%	5.50%	6.00%	e. Maximum 6.00% for Government Fund		
91 Days	5.00%	5.50%	6.00%			
100 Days	5.50%	6.00%	6.00%			
150 Days	6.00%	6.00%	6.00%			
182 Days	6.00%	6.00%	6.00%			
360 Days	6.00%	6.00%	6.00%			
364 Days	6.00%	6.00%	6.00%			
SME Only: Monthly Compounding Interest (FSPBD)				Retail Only		
Tenor\Amount		1 Lac-<50 Lac	50 Lac & Above	Unit FD (FRUNT)		1 Lac & Above
3 Months	N/A		5.00%	12 Months		6.00%
6 Months	5.50%		5.50%	Interest First (FRIFF)		1 Lac & Above
12Months	6.00%		6.00%	12 Months		6.00%
				Tax on Interest		Tax Rate
				With e-TIN		10%
				Without e-TIN		15%
				Excise Duty		in Taka
				Up to 1 Lac		0
				>1 Lac-5 Lac		150
				>5 Lac-10 Lac		500
				>10 Lac-1 Crore		2500
				>1 Crore-5 Crore		12000
				>5 Crore		25000

DPS Rate (w.e.f. Apr 16, 2019)

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

- Flexible DPS Tenor and Amount: 1 Year to 10 Years, Starts from Just BDT 500 (and multiple)
- Privilege Early Encashment Facility: After one year, at completed year DPS rate instead of Savings rate
- Liquidity: 90% Loan Facility and Credit Card Facility
- Auto Installment Deduction Facility from Account

DPS Rate

Segment\Year	11	10	9	8	7	6	5	4	3	2	1
All		8.00%	7.50%	7.50%	7.00%	7.00%	7.00%	6.00%	5.00%	4.00%	3.00%
TARA Women							8.00%	7.00%	6.00%	5.00%	4.00%
Probashi	8.00%				7.50%			7.00%			

1 Lac (লাখপতি), 1 Million (মিলিওনিয়ার), 1 Crore (কোটিপতি) Target Matrix

All	1 Lac (লাখপতি)			1 Million (মিলিওনিয়ার)			1 Crore (কোটিপতি)		
Year	Per Month	Value	Interest	Per Month	Value	Interest	Per Month	Value	Interest
10	1000	184,166	64,166	5500	1,012,911	352,911	54500	10,037,029	3,497,029
8	1000	131,814	35,814	8000	1,054,511	286,511	76000	10,017,854	2,721,854
5	1500	108,016	18,016	14000	1,008,147	168,147	139000	10,009,463	1,669,463
3	3000	116,744	8,744	26000	1,011,785	75,785	257000	10,001,106	749,106
TARA Women	1 Lac (লাখপতি)			1 Million (মিলিওনিয়ার)			1 Crore (কোটিপতি)		
Year	Per Month	Value	Interest	Per Month	Value	Interest	Per Month	Value	Interest
5	1500	110,950	20,950	14000	1,035,534	195,534	135500	10,022,488	1,892,488
3	3000	118,598	10,598	25500	1,008,086	90,086	253000	10,001,795	893,795
Probashi NRB	1 Lac (লাখপতি)			1 Million (মিলিওনিয়ার)			1 Crore (কোটিপতি)		
Year	Per Month	Value	Interest	Per Month	Value	Interest	Per Month	Value	Interest
11	500	105,992	39,992	5000	1,059,921	399,921	47500	10,069,252	3,799,252
7	1000	110,720	26,720	9500	1,051,836	253,836	90500	10,020,121	2,418,121
4	2000	111,063	15,063	18500	1,027,329	139,329	180500	10,023,398	1,359,398

DPS Maturity Value Sample Matrix

Maturity Value					Maturity Value				
Instalment Size	Year	All	TARA	Probashi	Instalment Size	Year	All	TARA	Probashi
500	1	6,098	6,132	-	1000	1	12,197	12,263	-
500	2	12,513	12,645	-	1000	2	25,026	25,291	-
500	3	19,457	19,766	-	1000	3	38,915	39,533	-
500	4	27,184	27,766	27,766	1000	4	54,368	55,531	55,531
500	5	36,005	36,983	-	1000	5	72,011	73,967	-
500	6	44,841	-	-	1000	6	89,681	-	-
500	7	54,314	-	55,360	1000	7	108,629	-	110,720
500	8	65,907	-	-	1000	8	131,814	-	-
500	9	77,273	-	-	1000	9	154,546	-	-
500	10	92,083	-	-	1000	10	184,166	-	-
500	11	-	-	105,992	1000	11	-	-	211,984

Scheme Deposit Rate (w.e.f. March 20, 2020)

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Monthly Interest Scheme (Abiram)

Eligible Clients: All (Retail, Probashi, SME, Corporate, Agent Banking)

Amount\Months	6, 12	14	18, 24, 36, 60, 84
BDT 50,000-<25 Lac	6.00%	6.25%	6.50%
25 Lac and Above	6.00%	6.50%	6.50%

*BDT 10,000-<50,000: 4.00%

** Scheme Code: FRABR, FPABR, FCABP, ABABR

Quarterly Interest Scheme (Freedom)

Eligible Clients: Retail

Amount\Months	6, 12	24,36
BDT 50,000-<25 Lac	6.00%	6.50%
25 Lac and Above	6.00%	6.50%

*BDT 10,000-<50,000: 4.00%

** Scheme Code: FRFRD

Double Scheme

Eligible Clients: Retail, SME, Corporate

Tenor: 8 Years 11 Months

Starting from: BDT 10,000

Scheme Code: FRMMD, FCMDP

Early Encashment Policy
a. Contractual rate less 2% after 1 Year
b. 2% after 3 months to below 1 Year
c. Not applicable for below 3 months
Loan/Credit Card Policy
a. 90% facility @ 2.99% Margin
b. 95% facility for TARA Clients

*Transactional Account is required for all above term deposit schemes.

**For government fund, rate is 6.00% (maximum) as per regulation.

***Taxes and Excise Duty will apply as per regulation.