

Circular # DBL/TRY/021/2013/23808

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To : The All Branch Managers, Dhaka Bank Ltd.
From: Treasury Division, Head Office.
CC: Managing Director
Additional Managing Director
All - Deputy Managing Director
The SEVP & Company Secretary
Principal, DBTI
All Heads of Divisions at Head Office
Date: December 5, 2013
Subject: **New Rates of Deposits**

It has been decided in the ALCO Meeting held on **December 5, 2013** that the **Deposit rates** to be **effective from December 06, 2013** as under:

A) Fixed Deposit Rates:

Tenure	Amount up to Tk. 25 lac	Above Tk. 25 lac upto Tk. 50 lac	Above Tk. 50 lac upto Tk. 1 crore	Above Tk. 1 crore upto Tk. 3 crore	Above Tk. 3 crore upto Tk. 5 crore	Above Tk. 5 crore
1 Month	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
3 Month	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
6 Month	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
12 Month	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
24 Month	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%

Above rates (provisional) will be also applicable for Islami banking branches.

B) Special Notice Deposit (SND) as under:

Amount below Tk. 1 Cr.	Amount Tk. 1 Cr. and below Tk. 25 Cr.	Amount Tk. 25 Cr. and below Tk. 50 Cr.	Amount Tk. 50 Cr. and below Tk. 100 Cr.	Amount Tk. 100 Cr. and above
5.00%	5.50%	6.00%	6.50%	7.00%

Above rates (provisional) will be also applicable for Islami banking branches.

- C) Savings Rate: 5.00% (Conventional)
Mudaraba Savings Rate: 5.00% (Islamic)
- D) IPO, AMC's Fund and SND Collection Account: Market rate (Negotiable)
- E) Pool Rates: Considering the present market scenario DBL Pool rates will be as under with effect from December 01, 2013.


Branch Borrowing from Head Office	12.00%
Branch Lending to Head Office	11.75%

Offshore Banking unit: Pool rates are as given below with effect from December 01, 2013.

Branch Borrowing from Head Office	5.00%
Branch Lending to Head Office	5.00%

In light of the trend of Cost of Deposits, which was **10.05% in November, 2013**, branches, whose cost of deposits are above 9.50%, are specially advised to put special effort to procure low cost deposit.


K.M. Faisal Faruqui
SAVP & Head
Treasury Division


Niaz Habib
Additional Managing Director