

**Deposit Rate**  
Effective from January 19, 2020

**Special Fixed Deposit for Rural Branches [Retail Customers]**

| Tenure   | Tk. 1 lac to Tk. 25 lac |
|----------|-------------------------|
| 3 Month  | 8.00%                   |
| 6 Month  | 7.50%                   |
| 9 Month  | 6.50%                   |
| 12 Month | 6.00%                   |

**Fixed Deposit Plus Rates [Retail Customers]**

| Tenure   | Tk. 5 lac to below Tk. 25 lac | Tk. 25 lac to below Tk. 50 lac | Tk. 50 lac to below Tk. 1 crore | Tk. 1 crore to below Tk. 3 crore | Tk. 3 crore to below Tk. 5 crore | Tk. 5 crore and above |
|----------|-------------------------------|--------------------------------|---------------------------------|----------------------------------|----------------------------------|-----------------------|
| 4 Month  | 7.00%                         | 7.00%                          | 7.00%                           | 7.50%                            | 7.50%                            | 7.75%                 |
| 7 Month  | 6.50%                         | 6.50%                          | 6.50%                           | 6.75%                            | 7.00%                            | 7.25%                 |
| 13 Month | 6.00%                         | 6.00%                          | 6.00%                           | 6.50%                            | 6.50%                            | 6.50%                 |

Above Rates [Provisional] will be also applicable for Islami Banking Branches.

**Fixed Deposit Plus Rates [SME Customers]**

| Tenure   | Tk. 5 lac to below Tk. 25 lac | Tk. 25 lac to below Tk. 50 lac | Tk. 50 lac to below Tk. 1 crore | Tk. 1 crore to below Tk. 3 crore | Tk. 3 crore to below Tk. 5 crore | Tk. 5 crore and above |
|----------|-------------------------------|--------------------------------|---------------------------------|----------------------------------|----------------------------------|-----------------------|
| 4 Month  | 7.00%                         | 7.00%                          | 7.00%                           | 7.50%                            | 7.50%                            | 7.50%                 |
| 7 Month  | 6.50%                         | 6.50%                          | 6.50%                           | 6.75%                            | 7.00%                            | 7.00%                 |
| 13 Month | 6.00%                         | 6.00%                          | 6.00%                           | 6.50%                            | 6.50%                            | 6.50%                 |

Above Rates [Provisional] will be also applicable for Islami Banking Branches.

**Special Fixed Deposit Rates [SME & Corporate Customers]**

| Tenure   | Tk. 5 lac to below Tk. 50 lac | Tk. 50 lac to below Tk. 1 crore | Tk. 1 crore to below Tk. 5 crore | Tk. 5 crore to below Tk. 25 crore | Single Customer Global Deposit Tk. 25 crore and above |
|----------|-------------------------------|---------------------------------|----------------------------------|-----------------------------------|-------------------------------------------------------|
| 91 Days  | 7.00%                         | 7.00%                           | 7.50%                            | 7.75%                             | 8.00%                                                 |
| 182 Days | 6.50%                         | 6.50%                           | 6.50%                            | 7.00%                             | 7.00%                                                 |
| 364 Days | 6.00%                         | 6.00%                           | 6.00%                            | 6.00%                             | 6.00%                                                 |

Above Rates [Provisional] will be also applicable for Islami Banking Branches.

**Special Fixed Deposit Rates [Retail Customers]**

| Tenure   | Tk. 5 lac to below Tk. 3 crore | Tk. 3 crore to below Tk. 5 crore | Tk. 5 crore and above |
|----------|--------------------------------|----------------------------------|-----------------------|
| 91 Days  | 7.00%                          | 7.25%                            | 7.50%                 |
| 182 Days | 6.50%                          | 6.50%                            | 7.00%                 |
| 364 Days | 6.00%                          | 6.00%                            | 6.00%                 |

Above Rates [Provisional] will be also applicable for Islami Banking Branches.

**Fixed Deposit Rates**

| Tenure   | Amount Up to Tk. 25 lac | Above Tk. 25 lac up to Tk. 50 lac | Above Tk. 50 lac up to Tk. 1 crore | Above Tk. 1 crore up to Tk. 3 crore | Above Tk. 3 crore up to Tk. 5 crore | Above Tk. 5 crore up to Tk. 25 crore | Single Customer Global Deposit Tk. 25 crore and above |
|----------|-------------------------|-----------------------------------|------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------------------------|
| 1 Month  | 4.00%                   | 4.00%                             | 4.00%                              | 4.00%                               | 4.00%                               | 4.00%                                | -                                                     |
| 3 Month  | 6.50%                   | 6.50%                             | 6.50%                              | 7.00%                               | 7.50%                               | 7.75%                                | 8.00%                                                 |
| 6 Month  | 6.25%                   | 6.25%                             | 6.25%                              | 6.25%                               | 6.50%                               | 6.50%                                | 6.50%                                                 |
| 12 Month | 6.00%                   | 6.00%                             | 6.00%                              | 6.00%                               | 6.00%                               | 6.00%                                | 6.00%                                                 |
| 24 Month | 6.00%                   | 6.00%                             | 6.00%                              | 6.00%                               | 6.00%                               | 6.00%                                | 6.00%                                                 |

Above Rates [Provisional] will be also applicable for Islami Banking Branches.

**Special Notice Deposit [SND]**

| Amount below Tk. 1 crore | Amount Tk. 1 crore and below Tk. 25 crore | Amount Tk. 25 crore and below Tk. 50 crore | Amount Tk. 50 crore and below Tk. 100 crore | Amount Tk. 100 crore and above |
|--------------------------|-------------------------------------------|--------------------------------------------|---------------------------------------------|--------------------------------|
| 3.00%                    | 3.00%                                     | 3.50%                                      | 4.00%                                       | 4.00%                          |

Above Rates [Provisional] will be also applicable for Islami Banking Branches.

**Value Max Savings Rates**

| Balance                    | Value Max Savings Rate | Value Max - Mudaraba Profit Rate [Desired] |
|----------------------------|------------------------|--------------------------------------------|
| Tk. 0 - 50,000             | 3.00%                  | 3.00%                                      |
| Tk. 50,001 - 500,000       | 3.50%                  | 3.50%                                      |
| Tk. 500,001 - 2,500,000    | 5.00%                  | 5.00%                                      |
| Tk. 2,500,001 - 10,000,000 | 5.50%                  | 5.50%                                      |
| Tk. 10,000,001 and above   | 6.00%                  | 6.00%                                      |

## Savings Rates

| Serial | Product Code - Name                                                | Rate Structure on Savings Accounts     |       |
|--------|--------------------------------------------------------------------|----------------------------------------|-------|
| 1      | 200 - Regular Savings Account<br>255 - Mudaraba Savings Account    | Calculated on: Monthly Minimum Balance |       |
|        |                                                                    | 0 - 15k                                | 0.00% |
|        |                                                                    | 15K - 100k                             | 1.00% |
|        |                                                                    | 100K - 1m                              | 2.00% |
|        |                                                                    | 1M - 5m                                | 3.00% |
|        |                                                                    | >5m                                    | 3.50% |
| 2      | 275 - Payroll Account<br>266 - Mudaraba Payroll Account<br>[Ratib] | Calculated on: Daily Balance Structure |       |
|        |                                                                    | 0 - 10k                                | 0.00% |
|        |                                                                    | 10K - 100k                             | 1.00% |
|        |                                                                    | 100K - 1m                              | 2.00% |
|        |                                                                    | 1M - 5m                                | 3.00% |
|        |                                                                    | >5m                                    | 3.50% |

## SHUKTI Current Account [Interest Bearing]

| Product Code - Name                          | Interest Rates                                                  |               |
|----------------------------------------------|-----------------------------------------------------------------|---------------|
| SHUKTI<br>Current Account (Interest Bearing) | 4.50% p.a.<br>Interest will be calculated in the following way: |               |
|                                              | Balance                                                         | Interest Rate |
|                                              | Tk 0 - Tk 25,000                                                | 0.00%         |
|                                              | Tk 25,001 - Tk 100,000                                          | 1.50%         |
|                                              | Tk 100,001 - Tk 500,000                                         | 2.50%         |
|                                              | Tk 500,001 - Tk 10,00,000                                       | 3.50%         |
|                                              | Tk 10,00,000 and above                                          | 4.50%         |

Mudaraba Term Deposit from Banks: 6.00% for Three months [Negotiable]

IPO, AMC's Fund and SND Collection Account: Market Rate [Negotiable]

Deposit Double Scheme [DDS] Tenure: 8 years instead of 10 years