

Deposit Rate

Effective from January 21, 2024

Special Fixed Deposit for Rural Branches [Retail Customers]

Tenure	Tk. 1 lac to Tk. 25 lac
3 Month	8.50%
6 Month	8.75%
9 Month	9.00%
12 Month	9.00%

Fixed Deposit Plus Rates [Retail Customers]

Tenure	Amount 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%	7.00%	7.00%	7.00%
7 Month	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
13 Month	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%

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%	7.00%	7.00%	7.00%
7 Month	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
13 Month	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%

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%	7.25%	7.25%	8.00%
182 Days	7.00%	7.00%	7.50%	7.50%	8.25%
364 Days	7.00%	7.00%	8.00%	8.00%	8.25%

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

Special Fixed Deposit Rates (Senior Citizen Retail Customers- Age above 60 years)

Tenure	Amount below Tk. 3 crore	Tk.3 crore to below Tk. 5 crore	Tk. 5 crore and above
3 Month	8.50%	8.50%	8.50%
6 Month	8.75%	8.75%	8.75%
12 Month	9.00%	9.00%	9.00%

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

Aroni Fixed Deposit Rates (Retail Customers)-Conventional Banking Branches

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.1crore up to Tk. 3 crore	Above Tk.3crore up to Tk. 5 crore	Above Tk. 5 crore up to Tk. 25 crore	Single Customer Global Deposit Tk. 25 crore and above
3 Month	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
6 Month	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
12 Month	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%

Aroni Fixed Deposit Rates (Retail Customers)-Islamic Banking Branches

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.1crore up to Tk. 3 crore	Above Tk.3crore up to Tk. 5 crore	Above Tk. 5 crore up to Tk. 25 crore	Single Customer Global Deposit Tk. 25 crore and above
6 Month	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
12 Month	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%

Obiram Fixed Deposit Rates (Retail Customers)

Tenure	Any Amount
6 Month	7.25%
12 Month	7.50%

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
2.00%	2.25%	2.50%	2.75%	3.00%

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	2.25%	2.25%
Tk. 50,001 - 500,000	2.50%	2.50%
Tk. 500,001 - 2,500,000	2.75%	2.75%
Tk. 2,500,001 - 10,000,000	3.00%	3.00%
Tk. 10,000,001 and above	3.25%	3.25%

Savings Rates

Serial	Product Code - Name	Rate Structure on Savings Accounts
1	200 - Regular Savings Account 255 - Mudaraba Savings Account	Calculated on: Monthly Minimum Balance
		0 - 15k 0.00%
		15K - 100k 1.00%
		100K - 1m 1.50%
		1M - 5m 1.75%
		>5m 2.25%
2	275 - Payroll Account 266 - Mudaraba Payroll Account [Ratib]	Calculated on: Daily Balance Structure
		0 - 10k 0.00%
		10K - 100k 1.00%
		100K - 1m 1.50%
		1M - 5m 1.75%
		>5m 2.25%

SHUKTI Current Account [Interest Bearing]

Product Code - Name	Interest Rates	
SHUKTI Current Account (Interest Bearing)	4.50% p.a. Interest will be calculated in the following way:	
	Balance	Interest Rate
	Tk 0 - Tk 25,000	0.00%
	Tk 25,001 - Tk 100,000	1.00%
	Tk 100,001 - Tk 500,000	1.50%
	Tk 500,001 - Tk 10,00,000	1.75%
Tk 10,00,000 and above	2.00%	

RFCD [Indicative Rates]

Currency	Rate
USD	Overnight USD SOFR+1.50%
GBP	Overnight GBP SONIA+1.50%
EUR	Overnight EURO STR+1.50%

NFCD [Indicative Rates]

Tenor	USD	EUR	GBP
1 Month	3.00%	0.25%	0.75%
3 Month	3.25%	0.50%	1.50%
6 Month	3.50%	0.75%	1.75%
9 Month	3.75%	0.90%	1.85%
12 Month	4.00%	1.00%	2.00%

Mudaraba Term Deposit from Banks: 9.00% for Three months [Negotiable]

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