

Deposit Rate

Effective from May 12, 2024

Special Fixed Deposit for Rural Branches [Retail Customers]

Tenure	Tk. 1 lac to Tk. 25 lac
3 Month	10.00%
6 Month	10.25%
9 Month	10.25%
12 Month	10.75%

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	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
7 Month	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
13 Month	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%

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	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
7 Month	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
13 Month	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%

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	9.75%	9.75%	9.75%	9.75%	9.75%
182 Days	10.00%	10.00%	10.00%	10.00%	10.00%
364 Days	10.25%	10.25%	10.25%	10.25%	10.25%

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	10.00%	10.00%	10.00%
6 Month	10.25%	10.25%	10.25%
12 Month	10.75%	10.75%	10.75%

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.1 crore 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	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
6 Month	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
12 Month	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%

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.1 crore 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	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
12 Month	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%

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. 25crore	Amount Tk. 25 crore and below Tk. 50 crore	Amount Tk. 50 crore and below Tk. 100crore	Amount Tk. 100crore 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)	:	
	Balance	Shukti 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]

Term Deposit from Banks: 9.00% for [Negotiable]

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