

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

ALCO Circular: 2022/04.01

Date: May 30, 2022

Personal Account Interest Rate (Effective Date: 01/06/2022)

Current Plus, Mukti Current, TARA Mukti Current: No Interest, No Fee in Inter-City Cash Transactions
Future Star (Kids and Students<18): 3.50% on any balance
Agami (Students of age 18-25): 3.00% on any balance **TARA Agami:** 3.50% on any balance

Regular Savings Products			Senior Citizen (Golden Benefits)		
Balance	TBS*	TARA TBS**	Balance	Regular	TARA
5 Cr & Above	2.50%	3.00%	5 Cr & Above	3.50%	3.50%
1 Cr-<5 Cr	2.00%	2.50%	1 Cr-<5 Cr	3.00%	3.25%
50 Lac-<1 Cr	1.00%	1.50%	50 Lac-<1 Cr	2.50%	2.75%
25 Lac-<50 Lac	0.75%	1.25%	25 Lac-<50 Lac	2.00%	2.50%
1 Lac-<25 Lac	0.50%	0.75%	1 Lac-<25 Lac	1.50%	2.00%

*Also applicable for Savings Classic, Agent Banking Savings, Campus Current and other discontinued savings products. **Also applicable for Agent Banking TARA (TARA Audommo Savings).

Non-Checking (Happy Savers)			Premium Banking (Premium Savers)		
Balance	Regular	TARA	Balance	Regular	TARA
25 Lac & Above	2.00%	2.50%	5 Cr & Above	3.00%	3.00%
5 Lac-<25 Lac	1.50%	2.00%	1 Cr-<5 Cr	2.50%	2.75%
1 Lac-<5 Lac	1.00%	1.50%	25 Lac-<1 Cr	2.00%	2.50%
<1 Lac	0.50%	1.00%	5 Lac-<25 Lac	1.50%	2.00%

Employee Banking (Savings/Current)			
Balance	Rate	Balance	Rate
5 Cr & Above	3.50%	5 Lac-<25 Lac	2.00%
1 Cr-<5 Cr	3.00%	1 Lac-<5 Lac	1.50%
50 Lac-<1 Cr	2.75%	50,000-<1 Lac	1.00%
25 Lac-<50 Lac	2.50%		

Probashi Subidha (Current)		Probashi Savings (NRB)	
Balance	Rate	Balance	Rate
25 Lac & Above	1.50%	5 Cr & Above	3.00%
5 Lac-<25 Lac	1.00%	1 Cr-<5 Cr	2.50%
1 Lac-<5 Lac	0.75%	50 Lac-<1 Cr	1.50%
5,000-<1 Lac	0.50%	25 Lac-<50 Lac	1.25%
		1 Lac-<25 Lac	0.75%

RFCD Current Account (CAFCD)		
Currency	Rate	Minimum Balance
USD	0.25%	USD 1,000
GBP	0.10%	GBP 500
EURO	0.01%	EURO 1,000

*Current Classic, Ezee Current and Probashi Current Account: Not Applicable

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SME Current Account Interest Rate (Effective Date: 01/10/2021)

SME Shadhin (CSSDN): No Interest, No Fee in Inter-City Cash Transactions

SME Prapti Current (CABIZ)/Prothom Account (CSPRM)/Agent Banking:

Balance	Rate
25 Cr-<50 Cr	2.00%
5 Cr-<25 Cr	1.00%
1 Cr-<5 Cr	0.75%
50 Lac-<1 Cr	0.50%
1 Lac-<50 Lac	0.25%

TARA Uddokta Account (CSTUG) /TARA Prothom Account (CSTPM):

Balance	Rate
5 Cr-<50 Cr	3.00%
1 Cr-<5 Cr	2.50%
50 Lac-<1 Cr	1.50%
25 Lac-<50 Lac	1.25%
1,000 -<25 Lac	0.75%

Corporate Current & SND Account Interest Rate (Effective Date: 01/07/2021)

Corporate Current Account (CCCLA): No Interest, No Fee in Inter-City Cash Transactions (≤ 1 Lac amount)

Corporate Current Shimahin (CCHAR): No Fee in Inter-City Cash Transactions, with Interest

Balance	Rate
10 Cr and Above	1.00%
5 Cr-<10 Cr	0.75%
<5 Cr	0.50%

Special Notice Deposit/SND (SASTD)*:

Balance	Rate
100 Cr and Above	2.00%
50 Cr-<100 Cr	1.50%
25 Cr-<50 Cr	1.25%
1 Cr-<25 Cr	0.75%
<1 Cr	0.25%

*Also applicable for Corporate Current Elite Plus (CCELP) and other products with similar rate matrix.

Provident & Gratuity Fund Current Account (CCELE): 2.00% on any amount

Foreign Currency Current Account (CAFCY): No Interest, No Charge

Special Current Account Rate: As per agreement & overall relationship

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DPS Interest Rate (Effective Date: 01/05/2022)

Year\Segment	Personal & SME*	Personal-TARA* & Probashi
10	7.00%	7.00%
9	6.00%	6.50%
8	6.00%	6.50%
7	6.00%	6.25%
6	6.00%	6.25%
5	5.50%	6.00%
4	5.00%	6.00%
3	5.00%	5.50%
2	4.00%	5.00%
1	3.00%	4.00%

Additional Benefits:

- Instalment starting from just BDT 500 (maximum: unlimited)
- Auto monthly instalment debit facility from the Transactional Account and Auto closure facility to Transactional Account, after the maturity
- Investment Tax Rebate Facility on yearly DPS instalment total of BDT 60,000
- 90% Loan facility (as term loan/overdraft/credit card); 95% for TARA & SME
- Most importantly, Early encashment facility at completed year rate for both completed & fraction year (no reduction)

*Same facility available for Agent Banking Clients also (for TARA AB Flexi DPS: starting from just BDT 300-multiple of 100)

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Personal (Retail & Probashi) Fixed Deposit Interest Rate (Effective Date: 01/06/2022)

Interest after Maturity: Minimum amount BDT 1 Lac

Classic Tenor*	Regular	Sr. Citizen	Special Tenor	Regular
FAGEN-Retail, FPGEN-Probashi, ABGEN-Agent Banking		FRGFD	FRSPL-Retail, FPSPL-Probashi	
36 & 24 Months	6.00%	6.00%	15 Months	6.00%
12 Months	6.00%	6.00%	13 Months	6.00%
180 Days	5.75%	5.75%	9 Months	5.75%
90 Days	5.75%	5.75%	7 Months	5.75%
60 Days	3.00%	3.00%	4 Months	5.75%
30 Days	2.00%	2.00%	150 & 100 Days	5.75%

*For Astha app: BDT 10,000-<1 Lac is also available. Rate is 2% for 30 & 60 Days and 5.75% for 90 Days & above.

Retail & Probashi Monthly Interest FD (FRABR-Retail, FPABR-Probashi, ABABR-Agent):

5.75% for 6 months and 6.00% for 12, 14, 18, 24, 36, 60 & 84 Months

Retail Quarterly Interest FD (FRFRD): 5.75% for 6 months and 6.00% for 12, 24 & 36 Months

Retail Unit FD (FRUNT): 6.00% (12 Months)

Business (SME & Corporate) Fixed Deposit Interest Rate (Effective Date: 01/06/2022)

Interest after Maturity: FSPRA-SME, FCGEN-Corporate

Classic Tenor*	1 Lac-<1 Cr	1 Cr & Above	Special Tenor	1 Lac-<1 Cr	1 Cr & Above
36 & 24 Months	6.00%	6.00%	15 Months	6.00%	6.00%
12 Months	6.00%	6.00%	13 Months	6.00%	6.00%
180 Days	5.50%	5.75%	9 Months	5.50%	5.75%
90 Days	5.00%	5.25%	7 Months	5.50%	5.75%
60 Days	3.00%	4.00%	4 Months	5.25%	5.50%
30 Days	2.00%	3.00%	150 & 100 Days	5.25%	5.50%

*Also available for Agent Banking SME Clients (FSPRA). ** Clubbing allowed.

Corporate Monthly Interest FD (FCABP): 5.00% for 6 months and 6.00% for 12, 14, 18, 24, 36, 60 & 84 Months

SME Probiddhi (FSPBD, for renewal only): 4.00%

Foreign Currency (FCFCY)/NFCFD FD (FNFCFD):

Tenor	30 Days	90 Days	180 Days	12 Months
USD	0.50%	1.00%	1.50%	2.00%

Early Encashment Policy (for BDT)

Fixed Deposit	DPS
After 360 Days: 1.00% less from contract rate 90 Days-<360 Days: 2.00% <90 Days: Not Applicable	After 12 Months: at completed year rate <12 Months: Not Applicable

Discontinued Scheme & Tenor: Any tenor/product not mentioned in the above matrix is not available for new booking (rate will be given for renewal as per above matrix)

Discontinued Slab: FD below 1 Lac is not available for new booking through branches (Renewal rate: 5.75% for 89 days & above personal FD, 2.00% for all other tenor & products)

Closed Product: Interest First FD (will be transferred to classic tenor FD on maturity) & Money Multiplier (will be transferred to transactional account on maturity)

Wrongly used product: If any client wrongly booked in a product, the client will be transferred to classic tenor/equivalent FD on maturity