

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

Current and Savings Account Interest Rate

w.e.f. August 01, 2020

Personal Accounts:

Kids and Students<18 (Future Star): 4.00% on any amount

Remittance Beneficiaries (Probashi Shubidha) and Students 18+ (Campus): 2.00% on BDT 25,000+

Regular Savings	Triple Benefits/Classic	TARA Triple Benefits / Probashi Savings	Sr. Citizen Golden	TARA Sr. Citizen Golden
5 Cr & Above	3.00%	3.50%	4.00%	4.00%
1 Cr-<5 Cr	2.00%	2.50%	3.00%	3.50%
25 Lac-<1 Cr	1.00%	1.50%	2.50%	3.00%
1 Lac-<25 Lac	0.50%	1.00%	2.00%	2.50%

Non-Checking	Happy Savers	TARA Happy Savers
1 Lac & Above	2.00%	3.00%
<1 Lac	1.00%	2.00%

Employee Banking	Rate
1 Cr & Above	4.00%
25 Lac-<1 Cr	3.00%
5 Lac-<25 Lac	2.00%
1 Lac-<5 Lac	1.50%
50,000-<1 Lac	1.00%

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

Business Accounts:

SME Prapti	Rate
25 Cr-<50 Cr	2.00%
1 Cr-<25 Cr	1.00%
1 Lac-<1 Cr	0.50%

SND/STD	Rate
100 Cr & Above	3.00%
50 Cr-<100 Cr	2.00%
25 Cr-<50 Cr	1.50%
1 Cr-<25 Cr	1.00%
<1 Cr	0.50%

**Collection (Corporate Classic and SME Shadhin) Account: Not Applicable*

**High Value Corporate Current Account: As per agreement*

DPS Interest Rate*

w.e.f. September 14, 2020

Year	1	2	3	4	5	6	7	8	9	10	11
Regular	3.00%	4.00%	5.00%	5.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	
TARA	4.00%	5.00%	5.50%	5.50%	6.00%						
Probashi				5.50%			6.00%				6.00%

**0.50% privilege can be offered for Future star and Probashi subidha accountholders*

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Fixed Deposit Interest Rate

w.e.f. September 29, 2020

Interest after Maturity: For all

Tenor\Balance	1 Lac-<25 Lac	25 Lac-<75 Lac	75 Lac-<3 Cr	3 Cr & Above
30 Days	2.00%	2.50%	2.50%	3.00%
60 Days	2.50%	3.00%	3.00%	3.25%
89, 90, 91, 100, 150 Days; 4 Months	3.00%	3.25%	3.50%	3.75%
180 & 182 Days; 7 Months	3.50%	3.50%	3.75%	4.00%
360 & 364 Days; 9, 12 & 13 Months	4.00%	4.00%	4.00%	4.00%
15, 24, 25 Months	4.25%	4.25%	4.25%	4.25%
36 Months	4.50%	4.50%	4.50%	4.50%

*10K-<1 Lac: 3.00% for 89 days and above tenor; 2.00% for 60 days & below tenor

Monthly Interest (Abiram): For all

Tenor\Balance	50K-<25 Lac	25 Lac-<75 Lac	75 Lac-<3 Cr	3 Cr & Above
6 Months	3.50%	3.50%	3.75%	4.00%
12 Months	4.00%	4.00%	4.00%	4.00%
14, 18 & 24 Months	4.25%	4.25%	4.25%	4.25%
36, 60 & 84 Months	4.50%	4.50%	4.50%	4.50%

*10K-<50K: 3.00%

Quarterly Interest (Freedom): For Retail

Tenor\Balance	50K-<25 Lac	25 Lac-<75 Lac	75 Lac-<3 Cr	3 Cr & Above
6 Months	3.50%	3.50%	3.75%	4.00%
12 Months	4.00%	4.00%	4.00%	4.00%
24 Months	4.25%	4.25%	4.25%	4.25%
36 Months	4.50%	4.50%	4.50%	4.50%

*10K-<50K: 3.00%

Retail Unit FD: 4.00% (12 Months)

SME Probiddhi: 4.00%

Interest First: 4.00% (discontinued)

Double Scheme: discontinued

*Any other discontinued FD product & tenor will follow the above rate.

**Clubbing Allowed.

Early Encashment Policy

Fixed Deposit	DPS
After 1 Year: 2.00% less from contract rate 3 Months-<1 Year: 2.00% <3 Months: Not Applicable	After 1 Year: at completed year rate Before 1 Year: Not Applicable

Loan Policy: Up to 90% at 3.00% spread (TARA & SME: 95%)

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Fixed Deposit Interest Rate for Senior Citizens*

w.e.f. October 22, 2020

Interest after Maturity (Golden Fixed Deposit):

Tenor	1 Lac-<25 Lac	25 Lac-<75 Lac	75 Lac-<3 Cr	3 Cr & Above
30 Days	2.25%	2.75%	2.75%	3.25%
60 Days	2.75%	3.25%	3.25%	3.50%
90 Days	3.25%	3.50%	3.75%	4.00%
180 Days	3.75%	3.75%	4.00%	4.25%
12 Months	4.25%	4.25%	4.25%	4.25%
24 Months	4.50%	4.50%	4.50%	4.50%
36 Months	4.75%	4.75%	4.75%	4.75%

**Senior Citizens are the valued clients who are 60 years or above at the day of Fixed Deposit opening.*

***Scheme Code: FRGFD. Other parameters are same as classic Fixed Deposit Product. Clubbing Allowed.*