

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. May 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	w.e.f. Aug 01, 2020
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. May 06, 2020

Year	1	2	3	4	5	6	7	8	9	10	11
All	3.00%	4.00%	5.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
TARA	4.00%	5.00%	6.00%	6.50%	6.50%						
Probashi				6.50%			6.50%				6.50%

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## Fixed Deposit Interest Rate

w.e.f. July 15, 2020

### Interest after Maturity: For all

Tenor\Balance	1 Lac-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
15, 24, 25, 36 Months	5.00%	5.00%	5.00%
360 & 364 Days; 12 & 13 Months	4.75%	5.00%	5.00%
180 & 182 Days; 7 & 9 Months	4.50%	4.75%	5.00%
89, 90, 91, 100 & 150 Days; 4 Months	4.00%	4.50%	4.75%
60 Days	3.50%	4.00%	4.50%
30 Days	3.00%	3.50%	4.00%

\*10K-<1 Lac: 3.00%

### Monthly Interest (Abiram): For all

Tenor\Balance	50,000-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
14, 18, 24, 36, 60 & 84 Months	5.00%	5.00%	5.00%
12 Months	4.75%	5.00%	5.00%
6 Months	4.50%	4.75%	5.00%

\*10K-<50K: 3.00%

### Quarterly Interest (Freedom): For Retail

Tenor\Balance	50,000-<25 Lac	25 Lac-<1 Cr	1 Cr & Above
24, 36 Months	5.00%	5.00%	5.00%
12 Months	4.75%	5.00%	5.00%
6 Months	4.50%	4.75%	5.00%

\*10K-<50K: 3.00%

**Retail Unit FD:** 4.00% (12 Months)

**Interest First:** 4.00% (discontinued)

**SME Probidhi:** 4.00% (discontinued)

**Double Scheme:** discontinued

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

## 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%)