

Effective date: July 01, 2026

Deposit Rate Chart:

| Regular Deposit | | |
|---|--|----------------------|
| Product | Term | Rate (p.a)/TK |
| Term Deposit (Minimum Deposit Tk.10,000) | 3 months | 11.00% |
| | 6 months | 11.25% |
| | 9 months | 11.50% |
| | 12 months | 11.50% |
| | 2 Years & above Non-Cumulative | 11.50% |
| Flexible Deposit Scheme (FDS) | 100 Days | 11.25% |
| | 200 days | 11.50% |
| | 400 Days | 12.00% |
| Periodic Earner Scheme (PES) Minimum Deposit Tk.50,000 | | |
| Monthly Earner Scheme | 1 Year & above (Amount starting from 0.50 Lac or above) | 1,000/ lac |
| Quarterly Earner Scheme | 1 Year & above (Amount starting from 0.50 Lac or above) | 3,038/lac |

NB: A 0.15% higher rate than the prescribed rate may be offered to senior citizens (aged 60 and above), women, and freedom fighters for Term Deposit, FDS except PES products.

Monthly Deposit Scheme (MDS): Maturity Amount

| Install Per Month | Rate 11.75% p.a. | | Rate 12.25% p.a. | | |
|--------------------------|-------------------------|----------------|-------------------------|----------------|-----------------|
| | 1 Year | 2 Years | 3 Years | 5 Years | 10 Years |
| 1,000 | 12,792 | 27,170 | 43,684 | 83,058 | 235,829 |
| 2,000 | 25,584 | 54,341 | 87,367 | 166,116 | 471,657 |
| 3,000 | 38,376 | 81,511 | 1,31,051 | 2,49,175 | 707,486 |
| 5,000 | 63,959 | 135,852 | 2,18,419 | 4,15,291 | 11,79,143 |
| 10,000 | 127,919 | 271,704 | 4,36,837 | 8,30,582 | 23,58,287 |
| 15,000 | 191,878 | 407,556 | 6,55,256 | 12,45,873 | 35,37,430 |
| 20,000 | 255,837 | 543,408 | 8,73,675 | 16,61,164 | 47,16,574 |

Millionaire Savings Scheme (MSS): Maturity Amount 1,000,000.00

| Year | 2 | 3 | 4 | 5 | 6 | 7 | Rate p.a. | Remark |
|---------------------|--------|--------|--------|--------|-------|-------|-----------|--------------------------|
| Monthly Installment | 36,609 | 22,892 | 16,085 | 12,040 | 9,377 | 7,502 | 12.25% | Without Insurance |

Earn First Deposit Scheme (EFDS):

| Type of Deposit | Tenure | Base Amount (TK) | Gross Interest |
|----------------------------------|-----------|------------------|----------------|
| Earn First Deposit Scheme (EFDS) | 12 months | Tk.1,00,000 | Tk. 11,000 |
| | 24 months | Tk.1,00,000 | Tk. 22,000 |

NB: Minimum Amount for single deposit of EFDS Tk. 1,00,000.

Cumulative Term Deposit

| Type of Deposit | Tenure |
|----------------------|-----------|
| Double Money Deposit | 5.5 years |
| Triple Money Deposit | 10 years |

Loan Rate Chart:

| Type of Loan | Rate p.a. |
|---------------------------------------|--------------------|
| Corporate | 15.50% |
| Commercial Space Purchase (Corporate) | 15.00% |
| Auto Lease/Loan | 14.50% (With LD) |
| Auto Lease/Loan | 14.75%(Without LD) |
| Retail (Home Loan) | 14.50% |
| SME | 15.50% |
| NGO | 15.00% |