

Deposit Rate Chart:

Regular Deposit		
Product	Term	Rate(p.a)/TK
Term Deposit (Minimum Deposit Tk.10,000)	3 months	12.00%
	6 months	12.00%
	9 months	12.00%
	12 months	12.00%
	2 Years & above Non-Cumulative	12.00%
Flexible Deposit Scheme (FDS)	100 Days	11.20%
	200 days	11.30%
	400 Days	11.60%
Periodic Earner Scheme (PES) Minimum Deposit Tk.50,000		
Monthly Earner Scheme	1 Year & above (Amount starting from 0.50 Lac or above)	1,025/ lac
Quarterly Earner Scheme	1 Year & above (Amount starting from 0.50 Lac or above)	3,075/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):

Install Per Month	Maturity Amount				
	1 Year	2 Years	3 Years	5 Years	10 Years
1,000	12,827	27,316	43,684	83,058	235,829
2,000	25,654	54,633	87,367	166,116	471,657
3,000	38,480	81,949	1,31,051	2,49,175	707,486
5,000	64,134	1,36,581	2,18,419	4,15,291	11,79,143
10,000	1,28,268	2,73,162	4,36,837	8,30,582	23,58,287
15,000	1,92,402	4,09,744	6,55,256	12,45,873	35,37,430
20,000	2,56,537	5,46,325	8,73,675	16,61,164	47,16,574

Life Insurance Coverage

Product Information	Coverage in BDT.	Age Limit	Monthly Premium Rate in BDT. per 1000
Fixed Sum	BDT. 1,000.00	18-59	0.35

Millionaire Savings Scheme (MSS)

Year	2	3	4	5	6	7	Remark
Monthly Installment	36,609	22,892	16,085	12,040	9,377	7,502	Without Insurance
Monthly Installment	36,609 +350 =36,959	22,892 +350 =23,242	16,085 +350 =16,435	12,040 +350 =12,390	9,377 +350 =9,727	7,502 +350 =7,852	With Insurance (Fixed Sum) Age Limit-18-59

NB: Millionaire Savings Scheme (MSS) & Monthly Deposit Scheme (MDS) will be covered by 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. 10,500
	24 months	Tk.1,00,000	Tk. 21,000

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

Cumulative Term Deposit

Type of Deposit	Tenure
Double Money Deposit	5-year 6 month
Triple Money Deposit	10 years

Loan Rate Chart:

Type of Loan	Rate p.a.
Corporate	15.50%
Commercial Space Purchase (Corporate)	15.00%
Retail	15.00%
SME	16.00%
NGO	15.50%

General Terms & Conditions for Deposit & Loan:

1. Govt. taxes, excise duties, and other applicable charges will be levied as per Govt. rules.
2. Refer to the DFIM Circular No. 05, dated October 06, 2024, interest rate may be deviated 1% for any product from the prescribed rate subject to approval of MD/ALCO.

S/d
K.M. Iqbal
Member Secretary ALCO

S/d
Md. Golam Ambia Khan
Head of Treasury (CC)

S/d
Irteza Ahmed Khan
Managing Director

