Effective date: November 08, 2026

Deposit Rate Chart:

Regular Deposit		
Product	**Term**	**Rate (p.a)/TK**
Term Deposit (Minimum Deposit Tk.10,000)	3 months	10.25%
	6 months	10.25%
	9 months	10.25%
	12 months	10.75%
	2 Years & above Non-Cumulative	11.50%
Flexible Deposit Scheme (FDS)	100 Days	10.30%
	200 days	10.30%
	400 Days	11.30%
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	14.00% (With LD)
Auto Lease/Loan	14.25% (Without LD)
Retail (Home Loan)	14.50%
SME	16.00%
NGO	14.50%

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 0.50% for any product from the prescribed rate subject to approval of Managing Director.

Md. Tahsinur Rahman
Senior Officer-Treasury

Sagar Kumar
FAVP, Head of Principal Branch

Mohammad Abdul Wahed Khan
AVP, Head of Operations

Md. Kamal Uddin
SAVP & Head of Finance

Irteza Ahmed Khan
Managing Director