

Regular Deposit							
Product	Term			Rate			
Term Deposit	3 months			12.00%			
	6 months			12.00%			
	9 months			11.50%			
	12 months			11.50%			
	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)							
Monthly Earner Scheme			1 Year & above		11.30%		
Quarterly Earner Scheme			1 Year & above		11.45%		
Monthly Deposit Scheme (MDS)							
Installment Per Month	Maturity Amount						
	1 Year	2 Years	3 Years	5 Years	10 Years		
1,000	12,705	26,810	42,469	79,156	212,659		
2,000	25,410	53,620	84,939	158,311	425,319		
3,000	38,115	80,430	127,408	237,467	637,978		
5,000	63,524	134,049	212,347	395,778	1,063,297		
10,000	127,049	268,099	424,693	791,555	2,126,594		
15,000	190,573	402,148	637,040	1,187,333	3,189,892		
20,000	254,098	536,198	849,386	1,583,110	4,253,189		
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	37,102	23,358	16,528	12,462	9,778	7,884	Without Insurance
Monthly Installment	37,102 +350 =37,452	23,358 +350 =23,708	16,528 +350 =16,878	12,462 +350 =12,812	9,778 +350 =10,128	7,884 +350 =8,234	With Insurance (Fixed Sum) Age Limit-18-59
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			

### Cumulative Term Deposit

Type of Deposit	Tenure
Double Money Deposit	5 Y 6 M
Triple Money Deposit	10 years

### Loan Rate

Type of Loan	Loan Rate
Corporate	15.00%
Retail	14.50%
SME	16.00%
NGO	15.00%

### General Terms & Conditions

- The rates will be effective from October 08, 2024.
- Special rate to be provided 0.15% than the prescribed rate for senior citizen (60 years) and above, Women & Freedom fighter for Term Deposit, FDS, PES product.
- Minimum Amount for single deposit of EFDS Tk. 1,00,000 & PES Tk. 50,000 and for Regular Term Deposit Tk.10,000.
- Under EFDS scheme upfront interest will pay (Yearly Basis).
- SOD against PES/MDS/MSS/EFDS-Spread 3.00% upto 80% limit.
- SOD against Regular Deposit & Cumulative Term Deposit-Spread 2.50% upto 90% limit.
- Insurance coverage on life and permanent total disability for Monthly Deposit Scheme (MDS) & Millionaire Savings Scheme (MSS).
- Govt. tax/Excise Duty/TDS are applicable as per Govt. laws/Rules.

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