

Interest/Profit Rate of Deposit Products

Last Updated: October 19, 2025

SAVINGS DEPOSIT

			Interest Rate % p.a.
1	SAVINGS Account (Regular)		
	A	Below Tk.25.00 Lac	1.25%
	B	Tk. 25.00 Lac to below Tk. 50.00 Lac	1.40%
	C	Tk. 50.00 Lac to below Tk. 1.00 Crore	1.50%
	D	Tk. 1.00 Crore & above	1.75%
2	SAVINGS Account (Staff)		
	A	Below Tk.25.00 Lac	1.75%
	B	Tk. 25.00 Lac to below Tk. 50.00 Lac	1.90%
	C	Tk. 50.00 Lac to below Tk. 1.00 Crore	2.00%
	D	Tk. 1.00 Crore & above	2.25%
3	SAVINGS Account (School Banking)		
	A	Below Tk.25.00 Lac	3.75%
	B	Tk. 25.00 Lac to below Tk. 50.00 Lac	3.75%
	C	Tk. 50.00 Lac to below Tk. 1.00 Crore	3.75%
	D	Tk. 1.00 Crore & above	3.75%
4	Amar Probashi Aai		
	A	Below Tk.25.00 Lac	1.25%
	B	Tk. 25.00 Lac to below Tk. 50.00 Lac	1.40%
	C	Tk. 50.00 Lac to below Tk. 1.00 Crore	1.50%
	D	Tk. 1.00 Crore & above	1.70%
5	Savings Account (Anannaya)		
	A	Below Tk. 5,000.00	0.00%
	B	Tk. 5,000.00 to below Tk. 25,000.00	2.00%
	C	Tk. 25,000.00 and above	3.00%
6	Savings Account (Bichokkhon)		
	A	Below Tk. 5,000.00	0.00%
	B	Tk. 5,000.00 to below Tk. 50,000.00	1.50%
	C	Tk. 50,000.00 and above	Up to 2.25%
7	Savings Account (Taroka)		
	A	Below Tk.25.00 Lac	3.75%
	B	Tk. 25.00 Lac to below Tk. 50.00 Lac	3.75%
	C	Tk. 50.00 Lac to below Tk. 1.00 Crore	3.75%
	D	Tk. 1.00 Crore & above	3.75%

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8	Savings Account (Nokkhotro)		
	A	Below Tk.25.00 Lac	1.75%
	B	Tk. 25.00 Lac to below Tk. 50.00 Lac	2.00%
	C	Tk. 50.00 Lac to below Tk. 1.00 Crore	2.25%
	D	Tk. 1.00 Crore & above	2.50%
9	Savings (Payroll Package 1)		
	A	Below Tk.25.00 Lac	2.50%
	B	Tk. 25.00 Lac to below Tk. 50.00 Lac	2.50%
	C	Tk. 50.00 Lac to below Tk. 1.00 Crore	2.50%
	D	Tk. 1.00 Crore & above	2.50%
10	Customer Salary Account (Corporate)		
	A	Below Tk.25.00 Lac	2.50%
	B	Tk. 25.00 Lac to below Tk. 50.00 Lac	2.50%
	C	Tk. 50.00 Lac to below Tk. 1.00 Crore	2.50%
	D	Tk. 1.00 Crore & above	2.50%
11	Savings Fast		
	A	Below Tk. 50,000	0.00%
	B	Tk. 50,000.00 to below Tk. 5.00 Lac	4.00%
	C	Tk. 5.00 Lac to below Tk. 10.00	4.50%
	D	Tk. 10.00 Lac & above	5.00%
12	Savings Account (Royal)		
	A	Below Tk. 5 Lac	0.00%
	B	Tk. 5 lac and above	4.50%
13	Emerald		
	A	Below Tk. 1 Lac	0.00%
	B	Tk. 1 lac and above	Up to 5.00%
14	Savings (Esteem Package 1)		Up to 5.00%
15	Savings (Esteem Package 2)		Up to 5.00%

SHORT NOTICE DEPOSIT (SND)

16	Short Notice Deposit (SND)		
	A	Below Tk. 1.00 Crore	1.50%
	B	Tk. 1.00 Crore & above but below Tk. 25.00 Crore	1.75%
	C	Tk. 25.00 Crore & above but below Tk. 50.00 Crore	2.00%
	D	Tk. 50.00 Crore & above but below Tk. 100.00 Crore	2.25%
	E	Tk. 100.00 Crore & above	2.50%

RETAIL FIXED DEPOSIT

17	Retail Fixed Deposit	(Rate % p.a.)
A	For 1 (One) month	
	Below Tk.10.00 lac	4.00%
	Tk.10.00 lac & above but below Tk.50.00 lac	4.25%
	Tk.50.00 lac & above but below Tk.1.00 crore	4.50%
	Tk.1.00 crore & above but below Tk.5.00 crore	4.75%
	Tk.5.00 crore & above	5.00%
B	For 2 (Two) months	
	Below Tk.10.00 lac	4.50%
	Tk.10.00 lac & above but below Tk.50.00 lac	4.75%
	Tk.50.00 lac & above but below Tk.1.00 crore	5.00%
	Tk.1.00 crore & above but below Tk.5.00 crore	5.50%
	Tk.5.00 crore & above	6.00%
C	For 3 (Three) months	
	Below Tk.10.00 lac	8.00%
	Tk.10.00 lac & above but below Tk.50.00 lac	8.25%
	Tk.50.00 lac & above but below Tk.1.00 crore	8.75%
	Tk.1.00 crore & above but below Tk.5.00 crore	9.25%
	Tk.5.00 crore & above	9.50%
D	For 6 (Six) months	
	Below Tk.10.00 lac	8.00%
	Tk.10.00 lac & above but below Tk.50.00 lac	8.25%
	Tk.50.00 lac & above but below Tk.1.00 crore	8.75%
	Tk.1.00 crore & above but below Tk.5.00 crore	9.25%
	Tk.5.00 crore & above	9.75%
E	For 1 (One) year	
	Below Tk.10.00 lac	8.25%
	Tk.10.00 lac & above but below Tk.50.00 lac	8.50%
	Tk.50.00 lac & above but below Tk.1.00 crore	9.00%
	Tk.1.00 crore & above but below Tk.5.00 crore	9.50%
	Tk.5.00 crore & above	9.75%
F	For 1.5 (One & half) years	
	Below Tk.10.00 lac	8.00%
	Tk.10.00 lac & above but below Tk.50.00 lac	8.25%
	Tk.50.00 lac & above but below Tk.1.00 crore	8.50%
	Tk.1.00 crore & above but below Tk.5.00 crore	9.50%
	Tk.5.00 crore & above	10.00%
G	For 2 (Two) years	
	Below Tk.10.00 lac	8.00%
	Tk.10.00 lac & above but below Tk.50.00 lac	8.25%
	Tk.50.00 lac & above but below Tk.1.00 crore	8.25%
	Tk.1.00 crore & above but below Tk.5.00 crore	9.25%
	Tk.5.00 crore & above	10.00%
H	For 3 (Three) years	
	Below Tk.10.00 lac	8.00%
	Tk.10.00 lac & above but below Tk.50.00 lac	8.25%
	Tk.50.00 lac & above but below Tk.1.00 crore	8.25%
	Tk.1.00 crore & above but below Tk.5.00 crore	9.25%
	Tk.5.00 crore & above	10.00%

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18	Fixed Deposit (FDR) – for Corporate	Corporate Rate (% p.a.)
A	For 1 (One) month	
	Any Amount	5.00%
B	For 2 (Two) months	
	Any Amount	5.00%
C	For 3 (Three) months	
	Any Amount	5.25%
D	For 6 (Six) months	
	Any Amount	5.25%
E	For 1 (One) year	
	Any Amount	5.50%
F	For 1.5 (One and half) years	
	Any Amount	6.75%
G	For 2 (Two) years	
	Any Amount	7.25%
H	For 3 (Three) years	
	Any Amount	7.25%

19	The interest rates on Day basis FDR					
SL No.	Tenor of Fixed Deposit	Interest Rate % p.a.				
		100 days	200 days	300 days	400 days	500 days
A	Below Tk 10.00 lac	8.00%	8.50%	8.25%	8.50%	9.00%
B	Tk 10.00 lac and above but below Tk 50.00 lac	8.50%	9.00%	9.00%	9.25%	9.25%
C	Tk 50.00 lac and above but below Tk 1.00 crore	9.00%	9.50%	9.50%	9.75%	9.50%
D	Tk 1.00 Crore & Above	9.50%	9.75%	9.75%	9.75%	9.75%

20	Senior Citizen	
Tenor	Age Group	Rate of Interest for Senior Citizens (p.a.)
Any tenor	60 years & above but below 70 years	Existing FDR Rate of Corresponding Tenor + 0.25%
Any tenor	70 years & above but below 80 years	Existing FDR Rate of Corresponding Tenor + 0.50%
Any tenor	80 years and above	Existing FDR Rate of Corresponding Tenor + 0.75%

SCHEME DEPOSIT

21	Monthly Income Scheme			
	Particulars	(100,000/- multiple)	(100,000/- multiple)	(100,000/- multiple)
		1 Year	3 Year	5 Year
	Monthly Benefit (before tax)	Tk. 825.00	Tk. 800.00	Tk. 775.00
	Yearly Effective Rate (%)	10.36%	10.03%	9.71%

22	Monthly Savings Scheme			
	Year	No. of Installments	Installment Amount	Effective Rate
	2	24	1,000	9.00%
	3	36	1,000	8.90%
	5	60	1,000	8.76%

23	Pension Savings Scheme			
	Year	No. of Installments	Installment Amount	Effective Rate
	4	48	1,000	9.00%
	6	72	1,000	8.90%
	8	96	1,000	8.83%
	10	120	1,000	8.76%

24	Wage Earners Pension Savings Scheme			
	Year	No. of Installments	Installment Amount	Effective Rate
	4	48	1,000	9.00%
	6	72	1,000	8.90%
	8	96	1,000	8.83%
	10	120	1,000	8.76%

25	Millionaire Deposit Scheme				
	Year	No. of Installments	Installment Amount	Terminal Value	Effective Rate
	4	48	17,386	1,000,000	9.00%
	5	60	13,299	1,000,000	8.96%
	6	72	10,594	1,000,000	8.92%
	7	84	8,679	1,000,000	8.88%
	8	96	7,257	1,000,000	8.84%
	9	108	6,164	1,000,000	8.80%
	10	120	5,300	1,000,000	8.76%

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26	Multimillionaire Gold Deposit Scheme:				
	Year	No. of Installments	Installment Amount	Terminal Value	Effective Rate
	10	120	27,567	5,000,000	8.01%
	12	144	20,940	5,000,000	8.08%
	14	168	16,299	5,000,000	8.16%
	16	192	12,902	5,000,000	8.24%

27	Double Benefit Scheme	
	Particulars	Information
	Period	07 Years 6 Months
	Deposit Amount	Tk.10,000/- and it's multiple
	Annual Effective Rate of Interest/Profit (%)	9.68%

28	Super Double Benefit Scheme					
	Year	No. of Installments	Installment Amount	Initial Deposit	Effective Rate	Total Due
	4 years	47	500	50,000	9.43%	100,000
	4 years	47	1,000	100,000	9.43%	200,000

29	Shohoz DPS	
	Year	Effective Rate
	2	11.46%
	3	10.57%
	5	10.31%
	7	9.98%
	10	9.65%

30	SPECIAL DPS FOR DIFFERENTLY ABLED (SPECIAL) CHILDREN				
	Year	No. of Installments	Installment Amount	Terminal Value	Effective Rate
	4	48	1,000	59,250	10.50%
	6	72	1,000	99,752	10.75%
	8	96	1,000	150,647	11.00%
	10	120	1,000	215,290	11.25%

ESTEEM MONTHLY DEPOSIT PREMIUM SCHEME & MUDARABA MONTHLY DEPOSIT PREMIUM SCHEME

31	Esteem Monthly Deposit Premium Scheme & Esteem Mudaraba Monthly Deposit Premium Scheme						
	SL No	Product Name	Installment Amount	Rate of Interest /Profit (p.a.)	Matured Value (Before Tax & Excise Duty)		
	A	Esteem Monthly Deposit Premium Scheme- 3 Years	10,000	9.00%	408,174		
		Esteem Mudaraba Monthly Deposit Premium Scheme- 3 Years					
	B	Esteem Monthly Deposit Premium Scheme- 3 Years	15,000		614,322		
		Esteem Mudaraba Monthly Deposit Premium Scheme- 3 Years					
	C	Esteem Monthly Deposit Premium Scheme- 3 Years	20,000		820,470		
		Esteem Mudaraba Monthly Deposit Premium Scheme- 3 Years					
	D	Esteem Monthly Deposit Premium Scheme- 3 Years	25,000		1,026,618		
		Esteem Mudaraba Monthly Deposit Premium Scheme- 3 Years					
	E	Esteem Monthly Deposit Premium Scheme- 4 Years	10,000		9.00%	569,424	
		Esteem Mudaraba Monthly Deposit Premium Scheme- 4 Years					
	F	Esteem Monthly Deposit Premium Scheme- 4 Years	15,000			857,013	
		Esteem Mudaraba Monthly Deposit Premium Scheme- 4 Years					
	G	Esteem Monthly Deposit Premium Scheme- 4 Years	20,000			1,144,601	
		Esteem Mudaraba Monthly Deposit Premium Scheme- 4 Years					
	H	Esteem Monthly Deposit Premium Scheme- 4 Years	25,000			1,432,189	
		Esteem Mudaraba Monthly Deposit Premium Scheme- 4 Years					
	I	Esteem Monthly Deposit Premium Scheme- 5 Years	10,000			9.00%	745,188
		Esteem Mudaraba Monthly Deposit Premium Scheme- 5 Years					
	J	Esteem Monthly Deposit Premium Scheme- 5 Years	15,000				1,121,546
		Esteem Mudaraba Monthly Deposit Premium Scheme- 5 Years					
	K	Esteem Monthly Deposit Premium Scheme- 5 Years	20,000				1,497,903
		Esteem Mudaraba Monthly Deposit Premium Scheme- 5 Years					
	L	Esteem Monthly Deposit Premium Scheme- 5 Years	25,000				1,874,261
Esteem Mudaraba Monthly Deposit Premium Scheme- 5 Years							