

ALCO Office Memorandum

Re: Change of Interest Rate on Deposit Products

With effect from: April 3, 2019

Deposit Accounts		Interest Rate
Current Plus Account – Retail & SME		1.00%
Savers		3.50%
Power Savers	BDT 50K to < 500K	3.75%
	BDT 500K to < 1M	4.00%
	BDT 1M & Above	4.50%
Pearl Account	BDT 25K to < 100K	3.75%
	BDT 100K to < 500K	4.00%
	BDT 500K & Above	4.50%
NRB Bank Staff Salary Account		4.50%
NRB My Savings		4.00%
iSavings		3.00%
My Early Account		5.00%
My Study Account		4.50%
My Salary Account		4.50%
Amar Swapno		5.00%
DPS (Monthly Compounding)		Interest Rate
My Future DPS (3 / 5 / 10 years)		10.50%
My DPS (3 / 5 / 7 / 10 years)		10.25%
Monthly Secured DPS (5 / 10 years)		10.50%
Agent Banking Product		Interest Rate
Bondhu Shasroy Account		4.50%
Bondhu Sonchita Account		5.00%
Bondhu DPS		10.50%
Bondhu Shaptahik DPS		10.50%
Term Deposit (FDR) – Retail		Interest Rate
Term Deposit 30 Days - Retail	Below 2.5M	5.50%
	BDT 2.5M to < 5M	5.50%
	BDT 5M & Above	5.50%
Term Deposit 90 Days - Retail	Below 2.5M	7.00%
	BDT 2.5M to < 5M	7.00%
	BDT 5M & Above	7.50%
Term Deposit 180 Days – Retail	Below 2.5M	8.50%
	BDT 2.5M to < 5M	8.50%
	BDT 5M & Above	9.00%
Term Deposit 360 Days – Retail	Below 2.5M	9.00%
	BDT 2.5M to < 5M	9.00%
	BDT 5M & Above	9.00%

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Term Deposit (FDR) – Retail		Interest Rate
Term Deposit 100 Days - Retail	Below 2.5M	8.50%
	BDT 2.5M to < 5M	8.50%
	BDT 5M & Above	8.50%
Term Deposit 200 Days – Retail	Below 2.5M	8.75%
	BDT 2.5M to < 5M	8.75%
	BDT 5M & Above	8.75%
Term Deposit 300 Days – Retail	Below 2.5M	9.25%
	BDT 2.5M to < 5M	9.25%
	BDT 5M & Above	9.25%
24 Month Term Deposit-Retail	Minimum BDT 25K	9.00%
Schemes Deposit – Retail		Interest Rate
Monthly Benefit Scheme (1 year)	Minimum BDT 25K	9.00%
My Double Benefit (6 years 6 Month)	Min BDT 25K – Max 5M	11.30%
My Triple Benefit (10 years)	Min BDT 25K – Max 5M	11.68%
Term Deposit (FDR) – Corporate/SME		Interest Rate
Term Deposit 30 Days - Corporate	Below BDT 10M	4.00%
	BDT 10M to < 50M	4.25%
	BDT 50M & Above	6.00%
Term Deposit 90 Days - Corporate	Below BDT 50M	7.50%
	BDT 50M to < 200M	8.50%
	BDT 200M < 500M	8.50%
	BDT 500M & Above	9.00%
Term Deposit 180 Days – Corporate	Below BDT 50M	9.25%
	BDT 50M to < 200M	9.25%
	BDT 200M < 500M	9.25%
	BDT 500M & Above	9.25%
Term Deposit 360 Days – Corporate	Below BDT 10M	9.50%
	BDT 10M to < 50M	9.50%
	BDT 50M to < 200M	9.50%
	BDT 200M < 500M	9.50%
	BDT 500M & Above	9.50%
Term Deposit 100 Days - Corporate	Below BDT 50M	9.00%
	BDT 50M to < 200M	9.00%
	BDT 200M < 500M	9.00%
	BDT 500M & Above	9.00%

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Term Deposit (FDR) – Corporate/SME		Interest Rate
Term Deposit 200 Days – Corporate	Below BDT 50M	9.25%
	BDT 50M to < 200M	9.25%
	BDT 200M < 500M	9.25%
	BDT 500M & Above	9.50%
Term Deposit 365 Days – Corporate	Below BDT 50M	9.50%
	BDT 50M to < 200M	9.50%
	BDT 200M < 500M	9.50%
	BDT 500M & Above	9.50%
24 Month Term Deposit-Corporate	Minimum BDT 100K	8.00%
SND Account		Interest Rate
Below 10M		3.00%
BDT 10M to <250M		4.00%
BDT 250M to <500M		5.50%
BDT 500M to <1000M		5.50%
BDT 1000M to Above		5.50%

*We have a Corporate/SME Deposit product namely “High Value Transactional Account (Interest Bearing)” with the interest rate of **3.00%-9.50%** p.a.

**Detail Terms & Conditions as per PPG