

## **ALCO Office Memorandum**

Deposit Accounts		Interest Rate
Current Plus Account – Retail & S	1.00%	
Savers		3.50%
	BDT 50K to < 500K	3.75%
Power Savers	BDT 500K to < 1M	4.00%
	BDT 1M & Above	4.50%
	BDT 25K to < 100K	3.75%
Pearl Account	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 year	irs)	10.50%
DPS Purple (3 / 5 / 7 / 10 Years)		10.50%
SME Equity Planner (3 / 5 years)		10.00%
Term Deposit (FDR) – Re	tail	Interest Rate
	Below 2.5M	5.50%
Term Deposit 30 Days -Retail	BDT 2.5M to < 5M	5.50%
I	BDT 5M & Above	5.50%
	Below 2.5M	7.50%
Term Deposit 90 Days -Retail	BDT 2.5M to < 5M	7.75%
	BDT 5M & Above	8.00%
	Below 2.5M	8.50%
Term Deposit 180 Days – Retail	BDT 2.5M to < 5M	8.50%
•	BDT 5M & Above	9.00%
	Below 2.5M	9.00%
Term Deposit 360 Days – Retail	BDT 2.5M to < 5M	9.00%
	BDT 5M & Above	9.00%
Term Deposit (FDR) – Retail		Interest Rate
Term Deposit 100 Days -Retail	Below 2.5M	8.50%
· I	BDT 2.5M to < 5M	8.50%
ı	BDT 5M & Above	8.50%



## **ALCO Office Memorandum**

Term Deposit (FDR) – Retail		Interest Rate
	Below 2.5M	8.75%
Term Deposit 200 Days – Retail	BDT 2.5M to < 5M	8.75%
	BDT 5M & Above	8.75%
	Below 2.5M	9.25%
Term Deposit 300 Days – Retail	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%
Monthly Benefit Scheme (3 years)	Minimum BDT 25K	9.50%
Monthly Benefit Scheme (5 years)	Minimum BDT 25K	9.75%
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
	Below BDT 10M	4.00%
Term Deposit 30 Days -Corporate	BDT 10M to < 50M	4.25%
	BDT 50M & Above	6.00%
	Below BDT 50M	7.50%
T D 1100 D C	BDT 50M to < 200M	8.50%
Term Deposit 90 Days -Corporate	BDT 200M < 500M	8.50%
	BDT 500M & Above	9.00%
	Below BDT 50M	9.25%
T D :: 100 D C	BDT 50M to < 200M	9.25%
Term Deposit 180 Days – Corporate	BDT 200M < 500M	9.25%
	BDT 500M & Above	9.25%
	Below BDT 10M	9.50%
	BDT 10M to < 50M	9.50%
Term Deposit 360 Days – Corporate	BDT 50M to < 200M	9.50%
	BDT 200M < 500M	9.50%
	BDT 500M & Above	9.50%
	Below BDT 50M	9.00%
	BDT 50M to < 200M	9.00%
Term Deposit 100 Days -Corporate	BDT 200M < 500M	9.00%
	BDT 500M & Above	9.00%



## **ALCO Office Memorandum**

Below BDT 50M	Term Deposit (FDR) – Corporate/SME		Interest Rate
Term Deposit 200 Days - Corporate         BDT 200M < 500M         9.25%           BDT 500M & Above         9.50%           BDT 500M to < 200M		Below BDT 50M	9.25%
BDT 200M < 500M   9.25%     BDT 500M & Above   9.50%     BDT 500M & Above   9.50%     BDT 500M & Above   9.50%     BDT 500M < 9.50%     BDT 200M < 500M   9.50%     BDT 200M < 500M   9.50%     BDT 200M < 500M   9.50%     BDT 200M & Above   9.50%     BDT 200M & Above   9.50%     SND Account		BDT 50M to < 200M	9.25%
Below BDT 50M	Term Deposit 200 Days – Corporate	BDT 200M < 500M	9.25%
BDT 50M to < 200M   9.50%     BDT 200M < 500M   9.50%     BDT 200M < 500M   9.50%     BDT 200M < 500M   9.50%     BDT 200M & Above   9.50%     BDT 500M & Above   9.50%     BDT 200M		BDT 500M & Above	9.50%
BDT 200M < 500M   9.50%     Term Deposit 365 Days − Corporate   BDT 500M & Above   9.50%     24 Month Term Deposit-Corporate   Minimum BDT 100K   8.00%     SND Account   Interest Rate     Below 10M   3.00%     BDT 250M to <500M   5.50%     BDT 500M to <1000M   5.50%     BDT 500M to <1000M   5.50%     BDT 1000M to Above   5.50%     BDT 1000M to Above   5.50%     BDR 250M to <500M   1.50%     BDR 30M to Sharroy Account   1.00%     Bondhu Shasroy Account   1.00%     Bondhu Sonchita Account   1.00%     BDP 3 Agent Banking (Monthly Compounding)   Interest Rate     Bondhu DPS (3/5/7/10 yrs.)   10.25%     Schemes Deposit - Agent Banking   Interest Rate     Bondhu Monthly Benefit 5cheme (1 year)   Minimum BDT 25K   9.00%     Bondhu Monthly Benefit (6 yrs 6   Min BDT 25K - Max 5M   11.30%     Bondhu My Double Benefit (10 years)   Min BDT 25K - Max 5M   11.68%     Term Deposit (FDR) - Agent Banking   Below 2.5M   5.50%     BDT 50M & Above   5.50%     BDT 50M & Above   5.50%     BDT 50M & Above   8.00%     BDD 50M & Above   8.00%     BDD 50M & Above   8.00%     BDD 15M & Above   8.00%     BDD 2.5M to < 5M   8.50%     BDD 3.5M to <		Below BDT 50M	9.50%
Term Deposit 365 Days - Corporate         BDT 500M & Above         9.50%           24 Month Term Deposit-Corporate         Minimum BDT 100K         8.00%           SND Account         Interest Rate           Below 10M         3.00%         3.00%           BDT 10M to <250M		BDT 50M to < 200M	9.50%
24 Month Term Deposit-Corporate         Minimum BDT 100K         8.00%           SND Account         Interest Rate           Below 10M         3.00%         3.00%           BDT 10M to <250M		BDT 200M < 500M	9.50%
SND Account         Interest Rate           Below 10M         3.00%           BDT 10M to <250M	Term Deposit 365 Days – Corporate	BDT 500M & Above	9.50%
Below 10M         3.00%           BDT 10M to <250M		Minimum BDT 100K	8.00%
BDT 10M to <250M	SND Account		Interest Rate
BDT 250M to <500M   5.50%     BDT 500M to <1000M   5.50%     BDT 1000M to Above   5.50%     BDT 1000M to Above   5.50%     Agent Banking Deposit Product   1.50%     Bondhu Shasroy Account   3.50%     Bondhu Sonchita Account   4.00%     DPS - Agent Banking (Monthly Compounding)   1.025%     Bondhu DPS (3/5 / 7 / 10 yrs.)   10.25%     Schemes Deposit - Agent Banking   1.025%     Bondhu Monthly Benefit Scheme (1 year)   Minimum BDT 25K   9.00%     Bondhu My Double Benefit (6 yrs 6	Below 10M		3.00%
BDT 500M to <1000M   5.50%     BDT 1000M to Above   5.50%     Agent Banking Deposit Product   Interest Rate     Bondhu Shasroy Account   3.50%     Bondhu Sonchita Account   4.00%     DPS - Agent Banking (Monthly Compounding)   Interest Rate     Bondhu DPS (3/5/7/10 yrs.)   10.25%     Schemes Deposit - Agent Banking   Interest Rate     Bondhu Monthly Benefit Scheme (1 year)   Minimum BDT 25K   9.00%     Bondhu My Double Benefit (6 yrs 6   Min BDT 25K - Max 5M   11.30%     Bondhu My Triple Benefit (10 years)   Min BDT 25K - Max 5M   11.68%     Term Deposit (FDR) - Agent Banking   Below 2.5M   5.50%     Bondhu Term Deposit 30 Days   BDT 2.5M to < 5M   5.50%     Bondhu Term Deposit 90 Days   BDT 2.5M to < 5M   7.55%     Bondhu Term Deposit 90 Days   BDT 2.5M to < 5M   7.75%     BDT 5M & Above   8.00%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     Bondhu Term Deposit 180 Days   BDT 2.5M to < 5M   8.50%     BOT 5.0M to < 5M	BDT 10M to <250M		4.00%
BDT 1000M to Above         5.50%           Agent Banking Deposit Product         Interest Rate           Bondhu Shasroy Account         3.50%           Bondhu Sonchita Account         4.00%           DPS - Agent Banking (Monthly Compounts)         Interest Rate           Bondhu DPS (3/5/7/10 yrs.)         10.25%           Schemes Deposit - Agent Banking         Interest Rate           Bondhu Monthly Benefit Scheme (1 year)         Minimum BDT 25K         9.00%           Bondhu My Double Benefit (6 yrs 6 Month)         Min BDT 25K – Max 5M         11.30%           Term Deposit (FDR) – Agent Banking         Interest Rate           Below 2.5M — Max 5M         5.50%           Below 2.5M — S.50%           BDT 5.M & Above         5.50%           BDT 5.M & Above         5.50%           BDT 5.M & Above         8.00%           BDT 5.M & Above         8.00%           BONDHU Term Deposit 180 Days         Below 2.5M — S.5M         8.50%           BONDHU Term Deposit 180 Days         BDT 2.5M to < 5M — S.5M	BDT 250M to <500M		5.50%
Agent Banking Deposit Product       Interest Rate         Bondhu Shasroy Account       3.50%         Bondhu Sonchita Account       4.00%         DPS - Agent Banking (Monthly Compounding)       Interest Rate         Bondhu DPS (3/5/7/10 yrs.)       10.25%         Schemes Deposit - Agent Banking       Interest Rate         Bondhu Monthly Benefit Scheme (1 year)       Minimum BDT 25K       9.00%         Bondhu My Double Benefit (6 yrs 6 Month)       Min BDT 25K - Max 5M       11.30%         Bondhu My Triple Benefit (10 years)       Min BDT 25K - Max 5M       11.68%         Term Deposit (FDR) - Agent Banking       Interest Rate         Below 2.5M       5.50%         BDT 2.5M to < 5M	BDT 500M to <1000M		5.50%
Bondhu Shasroy Account         3.50%           Bondhu Sonchita Account         4.00%           DPS – Agent Banking (Monthly Compounding)         Interest Rate           Bondhu DPS (3/5/7/10 yrs.)         10.25%           Schemes Deposit – Agent Banking         Interest Rate           Bondhu Monthly Benefit Scheme (1 year)         Minimum BDT 25K         9.00%           Bondhu My Double Benefit (6 yrs 6 Month)         Min BDT 25K – Max 5M         11.30%           Bondhu My Triple Benefit (10 years)         Min BDT 25K – Max 5M         11.68%           Term Deposit (FDR) – Agent Banking         Interest Rate           Bondhu Term Deposit 30 Days         Below 2.5M         5.50%           BDT 5M & Above         5.50%           BDT 5M & Above         5.50%           BDT 5M & Above         8.00%           BDT 5M & Above         8.50%	BDT 1000M to Above		5.50%
Bondhu Sonchita Account         4.00%           DPS - Agent Banking (Monthly Compounding)         Interest Rate           Bondhu DPS ( 3/5 / 7 / 10 yrs.)         10.25%           Schemes Deposit - Agent Banking         Interest Rate           Bondhu Monthly Benefit Scheme (1 year)         Minimum BDT 25K         9.00%           Bondhu My Double Benefit (6 yrs 6 Month)         Min BDT 25K - Max 5M         11.30%           Bondhu My Triple Benefit (10 years)         Min BDT 25K - Max 5M         11.68%           Term Deposit (FDR) - Agent Banking         Interest Rate           Bondhu Term Deposit 30 Days         Below 2.5M         5.50%           BDT 5M & Above         5.50%           BDT 5M & Above         5.50%           BDT 5M & Above         8.00%           BDT 5M & Above         8.00%           BDT 5M & Above         8.00%           BOT 5M & Above         8.50%	Agent Banking Deposit Product		Interest Rate
DPS - Agent Banking (Monthly Compounding)         Interest Rate           Bondhu DPS (3/5/7/10 yrs.)         10.25%           Schemes Deposit - Agent Banking         Interest Rate           Bondhu Monthly Benefit Scheme (1 year)         Minimum BDT 25K         9.00%           Bondhu My Double Benefit (6 yrs 6 Month)         Min BDT 25K – Max 5M         11.30%           Bondhu My Triple Benefit (10 years)         Min BDT 25K – Max 5M         11.68%           Term Deposit (FDR) – Agent Banking         Below 2.5M         5.50%           Bondhu Term Deposit 30 Days         BDT 2.5M to < 5M	Bondhu Shasroy Account	3.50%	
Bondhu DPS ( 3/ 5 / 7 / 10 yrs.)         10.25%           Schemes Deposit − Agent Banking         Interest Rate           Bondhu Monthly Benefit Scheme (1 year)         Minimum BDT 25K         9.00%           Bondhu My Double Benefit (6 yrs 6 Month)         Min BDT 25K − Max 5M         11.30%           Bondhu My Triple Benefit (10 years)         Min BDT 25K − Max 5M         11.68%           Term Deposit (FDR) − Agent Banking         Interest Rate           Bondhu Term Deposit 30 Days         Below 2.5M         5.50%           BDT 2.5M to < 5M	Bondhu Sonchita Account		4.00%
Schemes Deposit – Agent Banking         Interest Rate           Bondhu Monthly Benefit Scheme (1 year)         Minimum BDT 25K         9.00%           Bondhu My Double Benefit (6 yrs 6 Month)         Min BDT 25K – Max 5M         11.30%           Bondhu My Triple Benefit (10 years)         Min BDT 25K – Max 5M         11.68%           Term Deposit (FDR) – Agent Banking         Interest Rate           Below 2.5M         5.50%           BDT 2.5M to < 5M	DPS – Agent Banking (Monthly Compounding	ng)	Interest Rate
Bondhu Monthly Benefit Scheme (1 year)         Minimum BDT 25K         9.00%           Bondhu My Double Benefit (6 yrs 6 Month)         Min BDT 25K – Max 5M         11.30%           Bondhu My Triple Benefit (10 years)         Min BDT 25K – Max 5M         11.68%           Term Deposit (FDR) – Agent Banking         Below 2.5M         5.50%           Bondhu Term Deposit 30 Days         BDT 2.5M to < 5M	Bondhu DPS ( 3/5/7/10 yrs.)		10.25%
Bondhu My Double Benefit (6 yrs 6 Month)         Min BDT 25K – Max 5M         11.30%           Term Deposit (FDR) – Agent Banking         Interest Rate           Bondhu Term Deposit 30 Days         Below 2.5M         5.50%           BDT 5M & Above         5.50%           Bondhu Term Deposit 90 Days         BDT 2.5M to < 5M	Schemes Deposit – Agent Banking		Interest Rate
Month)         Min BDT 25K - Max 5M         11.30%           Bondhu My Triple Benefit (10 years)         Min BDT 25K - Max 5M         11.68%           Term Deposit (FDR) - Agent Banking         Interest Rate           Bondhu Term Deposit 30 Days         Below 2.5M         5.50%           BDT 2.5M to < 5M	Bondhu Monthly Benefit Scheme (1 year)	Minimum BDT 25K	9.00%
Term Deposit (FDR) – Agent Banking         Interest Rate           Bondhu Term Deposit 30 Days         Below 2.5M         5.50%           BDT 2.5M to < 5M		Min BDT 25K – Max 5M	11.30%
Below 2.5M       5.50%         BDT 2.5M to < 5M	Bondhu My Triple Benefit (10 years)	Min BDT 25K – Max 5M	11.68%
Bondhu Term Deposit 30 Days         BDT 2.5M to < 5M         5.50%           BDT 5M & Above         5.50%           Below 2.5M         7.50%           BDT 2.5M to < 5M	Term Deposit (FDR) – Agent Banking		Interest Rate
BDT 5M & Above       5.50%         Below 2.5M       7.50%         BDT 2.5M to < 5M		Below 2.5M	5.50%
Below 2.5M       7.50%         Bondhu Term Deposit 90 Days       BDT 2.5M to < 5M	Bondhu Term Deposit 30 Days	BDT 2.5M to < 5M	5.50%
Bondhu Term Deposit 90 Days         BDT 2.5M to < 5M         7.75%           BDT 5M & Above         8.00%           Below 2.5M         8.50%           Bondhu Term Deposit 180 Days         BDT 2.5M to < 5M		BDT 5M & Above	5.50%
BDT 5M & Above         8.00%           Below 2.5M         8.50%           Bondhu Term Deposit 180 Days         BDT 2.5M to < 5M	Bondhu Term Deposit 90 Days	Below 2.5M	7.50%
BDT 5M & Above         8.00%           Below 2.5M         8.50%           Bondhu Term Deposit 180 Days         BDT 2.5M to < 5M		BDT 2.5M to < 5M	7.75%
Bondhu Term Deposit 180 Days BDT 2.5M to < 5M 8.50%		BDT 5M & Above	8.00%
		Below 2.5M	8.50%
BDT 5M & Above 9.00%	Bondhu Term Deposit 180 Days	BDT 2.5M to < 5M	8.50%
	<u> </u>	BDT 5M & Above	9.00%





Term Deposit (FDR) – Agent Banking		Interest Rate
	Below 2.5M	9.00%
Bondhu Term Deposit 360 Days	BDT 2.5M to < 5M	9.00%
	BDT 5M & Above	9.00%
Term Deposit (FDR) – Agent Banking		Interest Rate
	Below 2.5M	8.50%
Bondhu Term Deposit 100 Days	BDT 2.5M to < 5M	8.50%
	BDT 5M & Above	8.50%
	Below 2.5M	8.75%
Bondhu Term Deposit 200 Days	BDT 2.5M to < 5M	8.75%
	BDT 5M & Above	8.75%
	Below 2.5M	9.25%
Bondhu Term Deposit 300 Days	BDT 2.5M to < 5M	9.25%
	BDT 5M & Above	9.25%
Bondhu 24 Month Term Deposit	Minimum BDT 25K	9.00%

Corporate/SME Deposit Product	Interest Rate Per Annum		
High Value Transactional Account (Interest Bearing)	Existing Rate	New Rate	Remarks
	3.00-9.75%	3.00-10.00%	Changed

<sup>\*</sup>We have a Corporate/SME Deposit product namely "High Value Transactional Account (Interest Bearing)" with the interest rate of **3.00-10.00**% p.a. \*\*Detail Terms & Conditions as per PPG \*\*\* Agent Banking Rates are applicable for our Agent Outlets