ALCO Office Memorandum



Interest Rate on Deposit Products effective from 27th December, 2023

| Deposit Accounts | | Interest Rate |
|--|--------------------|---------------|
| Savers | | 1.50% |
| | BDT 50K to < 500K | 2.00% |
| Power Savers | BDT 500K to < 1M | 2.50% |
| - | BDT 1M & Above | 3.00% |
| | BDT 25K to < 100K | 2.00% |
| Pearl Account | BDT 100K to < 500K | 2.50% |
| _ | BDT 500K & Above | 3.00% |
| NRB My Savings | | 2.50% |
| NRB My Deposit | | 2.50% |
| iSavings | | 1.50% |
| My Early Account | | 3.00% |
| My Study Account | | 2.50% |
| My Salary Account | | 2.50% |
| Amar Swapno | | 3.00% |
| DPS (Monthly Compounding) | | Interest Rate |
| My Future DPS (3 / 5 / 10 years) | | 7.50% |
| My DPS (3 / 5 / 7 / 10 years) | | 7.50% |
| Monthly Secured DPS (5 / 10 years) | | 7.50% |
| DPS Purple (3 / 5 / 7 / 10 Years) | | 7.50% |
| SME Equity Planner (3 / 5 years) | | 7.50% |
| NRB Horizon (1 / 3 / 5 / 7/ 10 years) | | 7.50% |
| Term Deposit (FDR) – Retail/Combo | | Interest Rate |
| Term Deposit (FDR) - Retail/Combo | Below 2.5M | 5.00% |
| Term Deposit 30 Days - Retail | BDT 2.5M to < 5M | 5.50% |
| | BDT 5M & Above | 5.75% |
| Term Deposit 90 Days - Retail | Below 2.5M | 6.25% |
| | BDT 2.5M to < 5M | 6.50% |
| | BDT 5M & Above | 6.75% |
| | Below 2.5M | 6.50% |
| Term Deposit 180 Days – Retail | BDT 2.5M to < 5M | 6.75% |
| | BDT 5M & Above | 7.00% |
| | Below 2.5M | 6.75% |
| Term Deposit 360 Days – Retail | BDT 2.5M to < 5M | 7.00% |
| | BDT 5M & Above | 7.25% |
| Term Deposit (FDR) – Retail/ Combo | | Interest Rate |
| 24 Month Term Deposit-Retail Minimum BDT 25K | | 7.00% |
| Schemes Deposit – Retail | | Interest Rate |
| Monthly Benefit Scheme (1 year) | Minimum BDT 25K | 7.25% |
| | Minimum BDT 25K | 7.50% |
| Monthly Benefit Scheme (3 years) | | |
| Monthly Benefit Scheme (3 years) Monthly Benefit Scheme (5 years) | Minimum BDT 25K | 7.50% |
| | | 7.50% |

ALCO Office Memorandum

| 🗱 NRB | Bank |
|-------|------|
|-------|------|

| ALCO Office Memorandum | | |
|---|----------------------|---------------|
| Millionaire Savings Scheme | (3,5,7,10,12 years) | 7.50% |
| Term Deposit (FDR) – Corporate/SME/Combo | | Interest Rate |
| | Below BDT 10M | 5.00% |
| Term Deposit 30 Days - Corporate | BDT 10M to < 50M | 5.25% |
| | BDT 50M & Above | 5.50% |
| | Below BDT 50M | 6.00% |
| Term Deposit 90 Days - Corporate | BDT 50M to < 200M | 6.25% |
| | BDT 200M < 500M | 6.75% |
| | BDT 500M & Above | 7.00% |
| | Below BDT 50M | 6.25% |
| Term Deposit 180 Days – Corporate | BDT 50M to < 200M | 6.50% |
| Term Deposit 100 Days - Corporate | BDT 200M < 500M | 6.75% |
| | BDT 500M & Above | 7.00% |
| | Below BDT 10M | 6.50% |
| | BDT 10M to < 50M | 6.75% |
| Term Deposit 360 Days – Corporate | BDT 50M to < 200M | 7.00% |
| | BDT 200M < 500M | 7.25% |
| | BDT 500M & Above | 7.25% |
| Term Deposit (FDR) – Corporate/SME/ Com | bo | Interest Rate |
| | Below BDT 50M | 7.25% |
| | BDT 50M to < 200M | 7.25% |
| Term Deposit 365 Days – Corporate | BDT 200M < 500M | 7.25% |
| | BDT 500M & Above | 7.25% |
| 24 Month Term Deposit-Corporate | Minimum BDT 10M | 7.25% |
| SND Account /SND Individual | | Interest Rate |
| Below 10M | 2.50% | |
| BDT 10M to <250M | | 3.00% |
| BDT 10M to <200M BDT 250M to <500M | 3.50% | |
| BDT 500M to <1000M | | 4.00% |
| BDT 1000M to Above | | 4.00% |
| | | 4.00% |
| Agent Banking Product | | |
| Bondhu Shasroy Account | 1.50% | |
| Bondhu Sonchita Account | 1.75% | |
| Bondhu Student Account | | 1.75% |
| DPS (Monthly Compounding) | | Interest Rate |
| Bondhu My DPS (3 / 5 / 7 / 10 yrs.) | | 6.50% |
| Bondhu Shaptahik DPS (156 / 260 weeks) | 6.50% | |
| Bondhu Student DPS (3/5/7/10 yrs.) | | 6.50% |
| Bondhu Lakhopoti Scheme (2.5 / 3.5 / 4.5 / 5.8 | 6.50% | |
| Schemes Deposit – Agent Banking | Interest Rate | |
| Bondhu Monthly Benefit Scheme (1 year) | Minimum BDT 25K | 6.50% |
| Bondhu Monthly Benefit Scheme (3 years) | Minimum BDT 25K | 6.50% |
| Bondhu Monthly Benefit Scheme (5 years) | Minimum BDT 25K | 6.50% |
| Bondhu Double Benefit (9 yrs 6 Month) | Min BDT 25K – Max 5M | 7.57% |
| Bondhu Dergun Benefit (6 years) | Min BDT 25K – Max 5M | 7.00% |
| Bondhu My Triple Benefit (15 yrs) | Min BDT 25K – Max 5M | 7.60% |

ALCO Office Memorandum



| ALCO Office Memorandum | | |
|------------------------------------|------------------|---------------|
| Term Deposit (FDR) – Agent Banking | | Interest Rate |
| | Below 2.5M | 5.00% |
| Bondhu Term Deposit 30 Days | BDT 2.5M to < 5M | 5.50% |
| | BDT 5M & Above | 6.00% |
| | Below 2.5M | 6.50% |
| Bondhu Term Deposit 90 Days | BDT 2.5M to < 5M | 6.50% |
| | BDT 5M & Above | 6.50% |
| D T D (00 D | Below 2.5M | 6.50% |
| Bondhu Term Deposit 180 Days | BDT 2.5M to < 5M | 6.50% |
| | BDT 5M & Above | 6.50% |
| Term Deposit (FDR) – Agent Banking | - | Interest Rate |
| | Below 2.5M | 6.50% |
| Bondhu Term Deposit 360 Days | BDT 2.5M to < 5M | 6.50% |
| | BDT 5M & Above | 6.50% |
| Term Deposit (FDR) – Agent Banking | · | Interest Rate |
| | Below 2.5M | 6.00% |
| Bondhu Term Deposit 100 Days | BDT 2.5M to < 5M | 6.00% |
| | BDT 5M & Above | 6.00% |
| | Below 2.5M | 6.00% |
| Bondhu Term Deposit 200 Days | BDT 2.5M to < 5M | 6.00% |
| | BDT 5M & Above | 6.00% |
| | Below 2.5M | 6.00% |
| Bondhu Term Deposit 300 Days | BDT 2.5M to < 5M | 6.00% |
| | BDT 5M & Above | 6.00% |
| Bondhu 24 Month Term Deposit | Minimum BDT 25K | 6.25% |
| Bondhu SND Account | Interest Rate | |
| Below 10M | 2.00% | |
| BDT 10M to <250M | | 2.50% |
| BDT 250M to <500M | | 3.00% |
| BDT 500M to <1000M | | 3.50% |
| BDT 1000M to Above | | 3.50% |
| | | |

* We have a Corporate/SME Deposit product namely "High Value Transactional Account (Interest Bearing)" with the interest rate of **3.00% - 7.00%** p.a.

* Preceding Rate will be applicable, if the product's tenor not touch the next level.

* Agent Banking Rates are applicable for NRB Bank Limited Agent Outlets only.

* Any changes/deviation from this rate requires management approval.