

For April 2024  
**SMART Rate: 10.55%** p.a

Product	For all		For Individual Depositors/ PF & GF Deposit		
	Fixed Deposit General	Cumulative Profit Scheme	Monthly Profit Scheme	Quarterly Profit Scheme	Annual Profit Scheme
Classic 3 Months	8.00%	N/A	N/A	N/A	N/A
Classic 6 Months	8.00%				
Classic 12 Months	8.00%				
Classic 24 Months	N/A	N/A	N/A	8.25%	N/A
Classic 36 Months				8.25%	
Classic 60 Months				8.50%	
Extra Value 3 Months	8.75%	N/A	N/A	N/A	N/A
Extra Value 6 Months	9.00%				
Extra Value 12 Months	9.25%				
Extra Value 24 Months	N/A	N/A	N/A	9.50%	N/A
Extra Value 36 Months				9.25%	
Extra Value 60 Months				9.25%	

Scheme Product	Deposit Premium Scheme	Millionaire Deposit Scheme	Double Money Deposit	Ultiflex Deposit Scheme
	9.25%	9.25%	9.25%	9.25%
(Only for Individual Customer)	Minimum Tenure: >= 3 Years	Minimum Tenure: >= 3 Years	(Initial Investment will be doubled in 7 Years & 10 Months)	(Simple Interest) Tenure: 3/4/5 Years

**Table -1: Deposit Premium Scheme**

Premium	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
1,000	41,382	57,803	75,743	95,342	116,754	140,147	165,704	193,624
2,000	82,763	115,605	151,485	190,684	233,508	280,294	331,407	387,249
5,000	206,909	289,013	378,713	476,709	583,770	700,735	828,518	968,122
10,000	413,817	578,026	757,425	953,418	1,167,541	1,401,469	1,657,037	1,936,244

**Table -2: Millionaire Deposit Scheme**

Initial Deposit	3 Years	3 Years 6 Months	4 Years	4 Years 6 Months	5 Years	5 Years 6 Months	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years
50,000	22,590	18,860	16,068	13,903	12,176	10,767	9,597	7,770	6,412	5,366	4,540	3,872	3,323
100,000	21,015	17,481	14,836	12,785	11,148	9,814	8,706	6,974	5,688	4,697	3,914	3,282	2,762
200,000	17,864	14,722	12,372	10,548	9,094	7,907	6,922	5,383	4,240	3,359	2,663	2,101	1,639

- Priti, Freedom Fighter, Senior Citizen, GP Star, Doctor & Micro Deposit (up to BDT 0.25 million) for any product with tenure up to 12 Months will enjoy 0.30% above card rate for any Fixed Deposit product. One can avail preferential rate for any one category only.
- All interest payments for deposit products are subject to the deduction of Income Tax & Yearly Excise Duty
- SMART Rate is the six-month moving average rate of Treasury Bill issued by Bangladesh Bank. SMART Rate will be published on Bangladesh Bank website on monthly basis.
- As SMART is variable index, the Mark-up will be adjusted accordingly to retain above card rate, unless explicitly advised.