

For November 2023
SMART Rate: 7.43%_{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	7.50%	N/A	N/A	N/A	N/A
Classic 6 Months	7.75%				
Classic 12 Months	8.00%				
Classic 24 Months	N/A	N/A	N/A	8.00%	N/A
Classic 36 Months				8.25%	
Classic 60 Months				8.50%	
Extra Value 3 Months	8.00%	N/A	N/A	N/A	N/A
Extra Value 6 Months	8.25%				
Extra Value 12 Months	8.75%				
Extra Value 24 Months	N/A	N/A	N/A	8.75%	N/A
Extra Value 36 Months				9.00%	
Extra Value 60 Months				8.75%	

Scheme Product	Deposit Premium Scheme	Millionaire Deposit Scheme	Double Money Deposit	Ultiflex Deposit Scheme
	8.00%	8.00%	8.50%	7.50%
(Only for Individual Customer)	Minimum Tenure: >= 3 Years	Minimum Tenure: >= 3 Years	(Initial Investment will be doubled in 8 Years & 6 Months)	(Simple Interest) Tenure: 3/4/5 Years

Premium	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
1,000	40,625	56,389	73,414	91,801	111,659	133,106	156,268	181,283
2,000	81,250	112,778	146,828	183,602	223,318	266,211	312,536	362,566
5,000	203,125	281,945	367,070	459,005	558,295	665,528	781,339	906,416
10,000	406,251	563,890	734,140	918,010	1,116,589	1,331,056	1,562,679	1,812,832

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	23,065	19,327	16,528	14,355	12,621	11,206	10,029	8,189	6,818	5,760	4,921	4,242	3,681
100,000	21,515	17,973	15,322	13,263	11,620	10,279	9,165	7,421	6,123	5,121	4,326	3,682	3,151
200,000	18,414	15,266	12,909	11,079	9,619	8,427	7,436	5,887	4,732	3,841	3,135	2,563	2,091

- 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 0.50% 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.