

For September 2023
SMART Rate: 7.14%_{p.a}

For Individual Depositors/ PF & GF Deposit

Product	Monthly Profit Scheme	Quarterly Profit Scheme	Annual Profit Scheme	Cumulative Profit Scheme	Fixed Deposit General	Deposit Premium Scheme	Millionaire Deposit Scheme	Double Money Deposit	Ultiflex Deposit Scheme
Minimum Amount	>=50,000/-	>=50,000/-	>=50,000/-	>=50,000/-	>=50,000/-	>=1,000/-	Table 2	>=50,000 & <10M	>=50,000 & <10M
3 Months		N/A			SMART + 0.36% 7.50%	SMART + 0.86% 8.00%	SMART + 0.86% 8.00%	SMART + 1.36% 8.50%	SMART + 0.36% 7.50%
6 Months		N/A			SMART + 0.61% 7.75%	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
12 Months	SMART + 0.86% 8.00%		N/A	SMART + 0.86% 8.00%					
24 Months	SMART + 1.11% 8.25%			N/A		<p>আপনার সঞ্চয় রাখুন সর্বোচ্চ নিরাপত্তায়</p> <p>সর্বোচ্চ ক্রেডিট রেটিং AAA প্রধান শেয়ারহোল্ডার brac সেরা আর্থিক প্রতিষ্ঠান</p>			
36 Months	SMART + 1.11% 8.25%			N/A					
60 Months	SMART + 1.36% 8.50%			N/A					

For Institutional Depositors:

Product	Minimum Amount	3 Months	6 Months	12 Months	24 Months	36 Months	60 Months
Fixed Deposit General	>=50,000/-	SMART + 0.36% 7.50%	SMART + 0.61% 7.75%	SMART + 0.86% 8.00%	N/A	N/A	N/A
Cumulative Profit Scheme	>=50,000/-	N/A	N/A	N/A	SMART + 1.11% 8.25%	SMART + 1.11% 8.25%	SMART + 1.36% 8.50%

Table -1: Deposit Premium Scheme

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

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	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.
- 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.