

Interest Rate on Deposits

SI #	Type of Deposits	Rate of Interest
01	Savings Deposit (SB):	
	A. Below Tk.10,000	0.00
	B. Tk.10k & above but below Tk.50K	1.50
	C. Tk.50K & above but below Tk.3.00 lac	2.25
	D. Tk.3.00 lac & above but below Tk.10.00 lac	2.50
	E. Tk.10.00 lac & above but below Tk.50.00 lac	3.00
02	Short Notice Deposit (SND):	
	A. Below Tk.1.00 Crore	2.50
	B. Tk.1.00 Crore and above but below Tk.25.00 Crore	
	C. Tk.25.00 Crore and above but below Tk.50.00 Crore	
	D. Tk.50.00 Crore and above but below Tk.100.00 Crore	3.50
E. Tk.100.00 Crore and above		
03	Imperial Savings :	
	A. Below Tk.5.00 lac	0.00
	B. Tk.5.00 lac & above but below Tk.30.00 lac	2.50
	C. Tk.30.00 lac & above but below Tk.1.00 crore	3.00
04	Salary Account Corporate Bodies (Prefix-3204)	
	2.50	
	05 UCB Student Account (Prefix-3205)	
	2.50	
06	Staff Savings Deposit (Prefix-3202)	
4.50		
07	Probashi Saving Deposit:	
	A. Below Tk.50,000/-	2.75
	B. Tk.1,00,000/- & above but below Tk.3,00,000/-	
	C. Tk. 3,00,000/- lac & above but below Tk. 5,00,000/-	
D. Tk. 5,00,000/- and above	4.50	

a) The interest rates on odd Tenor FDR:

Corporate

SL #	Tenor of Fixed Deposit	Interest Rate % p.a.				
		91 days	182 days	364 days	13 month	25 Month
A)	Below Tk 1.00 crore	6.00%	6.00%	6.00%	6.00%	6.00%
	Tk 1.00 crore but below Tk 5.00 crore	6.00%	6.00%	6.00%	6.00%	6.00%
	Tk 5.00 crore but below Tk 10.00 crore	6.00%	6.00%	6.00%	6.00%	6.00%
	Tk 10.00 crore & above	6.00%	6.00%	6.00%	6.00%	6.00%

SME

B)	Tenor of Fixed Deposit	4 Months	7 Months	13 Months	25 Months
	Below Tk 25 Lac	6.00%	6.00%	6.00%	6.00%
	Tk 25.00 lac but below Tk 50.00 lac	6.00%	6.00%	6.00%	6.00%
	Tk 50.00 lac but below Tk 1.00 crore	6.00%	6.00%	6.00%	6.00%
	Tk 1.00 Crore & Above	6.00%	6.00%	6.00%	6.00%

Retail

C)	Tenor of Fixed Deposit	4 Months	7 Months	13 Months	25 Months
	Below Tk 25 Lac	6.00%	6.00%	6.00%	6.00%
	Tk 25.00 lac but below Tk 50.00 lac	6.00%	6.00%	6.00%	6.00%
	Tk 50.00 lac but below Tk 1.00 crore	6.00%	6.00%	6.00%	6.00%
	Tk 1.00 Crore & Above	6.00%	6.00%	6.00%	6.00%

b) The interest rates on regular Tenor FDR:

Sl #	Type of Deposits	Rate of Interest (%. p.a.)	
08	i) Fixed Deposit (FDR) - for Retail and SME	Retail	SME
	A	For 1 (One) month & above but below 3 (Three) months	
		2.00	
	B	For 3 months & above but below 6 months	
		Below Tk 25 Lac	
		6.00	
		Tk 25.00 lac but below Tk 50.00 lac	
		6.00	
		Tk 50.00 lac but below Tk 1.00 crore	
		6.00	
		Tk 1.00 Crore & Above	
		6.00	
	C	For 6 months & above but below 12 months	
		Below Tk 25 Lac	
		6.00	
		Tk 25.00 lac but below Tk 50.00 lac	
		6.00	
		Tk 50.00 lac but below Tk 1.00 crore	
		6.00	
		Tk 1.00 Crore & Above	
		6.00	
	D	For 12 (Twelve) months	
		Below Tk 25 Lac	
		6.00	
		Tk 25.00 lac but below Tk 50.00 lac	
		6.00	
		Tk 50.00 lac but below Tk 1.00 crore	
		6.00	
		Tk 1.00 Crore & Above	
		6.00	
	E	For 24 (Twenty four) months	
		6.00	
	F	For 36 (Thirty Six) months	
		6.00	
08	ii) Fixed Deposit (FDR) - for Corporate	Corporate	
		Business Corporate & other institutions	Govt./Semi Govt. /Autonomous Bodies and other institutions having Govt. ownership & control
	A	For 1 (One) month & above but below 3 (Three)	
		2.00	
	B	For 3 months & above but below 6 months	
		i) Upto Tk.5.00 crore	
		6.00	
		ii) Above Tk.5.00 crore but below Tk.100.00 Crore	
		6.00	
		iii) Above Tk.100.00 Crore	
		6.00	
	C	For 6 months & above but below 12 months	
		i) Upto Tk.5.00 crore	
		6.00	
		ii) Above Tk.5.00 crore but below Tk.100.00 Crore	
		6.00	
		iii) Above Tk.100.00 Crore	
		6.00	
	D	For 12 (Twelve) months	
		i) Upto Tk.5.00 crore	
		6.00	
		ii) Above Tk. 5.00 crore up to Tk. 50.00 crore	
		6.00	
		ii) Above Tk.50.00 crore upto Tk.100.00 Crore	
		6.00	
		iii) Above Tk.100.00 Crore	
		6.00	
	E	For 24 (Twenty four) months	
		6.0	
	F	For 36 (Thirty Six) months	
		6.0	

c) The interest rates on Scheme deposits FDR:

Earning Plus Fixed Deposit: 3 to 10 years Tenor

Segment	Monthly Interest Payment		Quarterly Interest Payment		Half Yearly Interest Payment	
	Interest (P.a)	(Before Tax Interest amount Per Lac taka)	Interest (P.a)	(Before Tax Interest amount Per Lac taka)	Interest (P.a)	(Before Tax Interest amount Per Lac taka)
Regular Customer	7.50%	625.00	7.60%	1900.00	7.70%	3850.00
Women Customer	7.75%	645.83	7.85%	1962.50	7.95%	3975.00
Senior Citizen	8.00%	666.67	8.10%	2025.00	8.20%	4100.00

Money Maximizer Double:

Interest Rate	Tenure
8.50%	8.5 Years

Multi-Millionaire Scheme:

1 Million	Regular Customer	Women	Senior Citizen
Year	Monthly Instalment @ 7.50%	Monthly Instalment @ 7.75%	Monthly Instalment @ 8.00%
5	13,788	13,701	13,615
6	11,055	10,990	10,888
7	9,114	9,032	8,952
8	7,666	7,588	7,510
9	6,548	6,472	6,396
10	5,661	5,587	5,514

5 Million	Regular Customer	Women	Senior Citizen
Year	Monthly Instalment @ 7.50%	Monthly Instalment @ 7.75%	Monthly Instalment @ 8.00%
7	45,566	45,160	44,760
8	38,330	37,936	37,550
9	32,740	32,359	31,982
10	28,303	27,936	27,568
11	24,704	24,346	23,992
12	21,733	21,386	21,044

10 Million	Regular Customer	Women	Senior Citizen
Year	Monthly Instalment @ 7.50%	Monthly Instalment @ 7.75%	Monthly Instalment @ 8.00%
10	56,608	55,871	55,136
11	49,407	48,691	47,984
12	43,466	42,772	42,089
13	38,490	37,819	37,158
14	34,272	33,623	32,985
15	30,660	30,033	29,417

NRB DPS Plus:

Tenure	5 Years	7 Years	10 Years
Regular Customer	8.00%	8.00%	9.00%
Maturity Value (tk.) for 500 taka instalment size	36,725	55,857	95,602
Women	8.25%	8.25%	9.25%
Maturity Value (tk.) for 500 taka instalment size	36,956	58,415	96,875

Women DPS Plus

Tenure	5 Years	7 Years	10 Years
Interest Rate	8.25%	8.25%	9.25%
Maturity Value (tk.) for 500 taka instalment size	36,956	56,359	97,875

Youngster DPS:

Tenure	5 Years	7 Years	10 Years
Interest Rate	8.25%	8.25%	9.25%
Maturity Value (tk.) for 500 taka instalment size	36,956	56,359	97,875

Super Flex DPS:

Tenure	3 Years	5 Years	10 Years
Regular Customer	8.00%	8.00%	8.50%
Maturity Value (tk.) for 500 taka instalment size	20,403	36,983	94,736
Women	8.25%	8.25%	9.25%
Maturity Value (tk.) for 500 taka instalment size	20,484	37,233	98,893
Senior Citizen	8.50%	8.50%	Not Available
Maturity Value (tk.) for 500 taka instalment size	20,557	37,485	