

Interest Rate on Deposits

| Sl # | Type of Deposits | Rate of Interest w.e.f. 10.08.2017 (%. p.a.) | |
|-----------|---|--|-------------|
| 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 | 3.00 |
| | E. | Tk.10.00 lac & above but below Tk.50.00 lac | 3.50 |
| 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 | 3.50 |
| | C. | Tk.30.00 lac & above but below Tk.1.00 crore | 4.25 |
| D. | Tk. 1.00 crore & above | | |
| 04 | Salary Account Corporate Bodies (Prefix-3204) | 3.00 | |
| 05 | UCB Student Account (Prefix-3205) | 3.00 | |
| 06 | Staff Savings Deposit (Prefix-3202) | 3.50 | |

a) The interest rates on odd Tenor FDR (w.e.f. 09.01.2019):

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 | 5.50% | 8.00% | 9.00% | 9.00% | 9.00% |
| | Tk 1.00 crore but below Tk 5.00 crore | 6.00% | 8.50% | 9.00% | 9.00% | 9.00% |
| | Tk 5.00 crore but below Tk 10.00 crore | 6.00% | 9.00% | 9.00% | 9.00% | 9.00% |
| | Tk 10.00 crore & above | 6.00% | 9.00% | 9.00% | 9.00% | 9.00% |

SME

| B) | Tenor of Fixed Deposit | 4 Months | 7 Months | 13 Months | 25 Months |
|----|--------------------------------------|-----------------|----------|-----------|-----------|
| | | Below Tk 25 Lac | 5.50% | 8.00% | 9.00% |
| | Tk 25.00 lac but below Tk 50.00 lac | 6.00% | 8.50% | 9.00% | 9.00% |
| | Tk 50.00 lac but below Tk 1.00 crore | 6.00% | 9.00% | 9.00% | 9.00% |
| | Tk 1.00 Crore & Above | 6.00% | 9.00% | 9.00% | 9.00% |

Retail

| C) | Tenor of Fixed Deposit | 4 Months | 7 Months | 13 Months | 25 Months |
|----|--------------------------------------|-----------------|----------|-----------|-----------|
| | | Below Tk 25 Lac | 5.50% | 8.00% | 9.00% |
| | Tk 25.00 lac but below Tk 50.00 lac | 6.00% | 8.50% | 9.00% | 9.00% |
| | Tk 50.00 lac but below Tk 1.00 crore | 6.00% | 9.00% | 9.00% | 9.00% |
| | Tk 1.00 Crore & Above | 6.00% | 9.00% | 9.00% | 9.00% |

b) The interest rates on regular Tenor FDR (w.e.f. 12.08.2018):

| Sl # | Type of Deposits | Rate of Interest (%. p.a.) | |
|----------|---|---|---|
| 07 | i) Fixed Deposit (FDR) – for Retail and SME | Retail | SME |
| | A | For 1 (One) month & above but below 3 (Three) months | |
| | B | For 3 months & above but below 6 months | |
| | | Below Tk 25 Lac | |
| | | Tk 25.00 lac but below Tk 50.00 lac | |
| | | Tk 50.00 lac but below Tk 1.00 crore | |
| | Tk 1.00 Crore & Above | | |
| | C | For 6 months & above but below 12 months | |
| | | Below Tk 25 Lac | |
| | | Tk 25.00 lac but below Tk 50.00 lac | |
| | | Tk 50.00 lac but below Tk 1.00 crore | |
| | Tk 1.00 Crore & Above | | |
| D | For 12 (Twelve) months | | |
| | Below Tk 25 Lac | | |
| | Tk 25.00 lac but below Tk 50.00 lac | | |
| | Tk 50.00 lac but below Tk 1.00 crore | | |
| | Tk 1.00 Crore & Above | | |
| | E | For 24 (Twenty four) months | 6.00 |
| | F | For 36 (Thirty Six) months | 6.00 |
| 07 | 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) | |
| | B | For 3 months & above but below 6 months | |
| | | i) Upto Tk.5.00 crore | |
| | | ii) Above Tk.5.00 crore but below Tk.100.00 Crore | |
| | | iii) Above Tk.100.00 Crore | |
| | C | For 6 months & above but below 12 months | |
| | | i) Upto Tk.5.00 crore | |
| | | ii) Above Tk.5.00 crore but below Tk.100.00 Crore | |
| | | iii) Above Tk.100.00 Crore | |
| | D | For 12 (Twelve) months | |
| | | i) Upto Tk.5.00 crore | |
| | | ii) Above Tk. 5.00 crore up to Tk. 50.00 crore | |
| | | ii) Above Tk.50.00 crore upto Tk.100.00 Crore | |
| | iii) Above Tk.100.00 Crore | | |
| | E | For 24 (Twenty four) months | 6.00 |
| | F | For 36 (Thirty Six) months | 6.00 |

c) The interest rates on Scheme deposits FDR (w.e.f. 12.08.2018):

| Earning Plus FD | Tenor | Interest Rate | | |
|----------------------------|---------------|----------------------|------------------------|--------------------------|
| | | Monthly Interest Pay | Quarterly Interest Pay | Half Yearly Interest Pay |
| Regular Customer | 1 to 10 years | 5.00% | 5.25% | 5.50% |
| Senior Citizen (>= 60 yrs) | 1 to 10 years | 5.25% | 5.50% | 5.75% |

| Upfront Interest FD | Interest Rate | |
|----------------------------|---------------|-----------|
| | 12 Months | 18 Months |
| Regular Customer | 5.50% | 5.75% |
| Senior Citizen (>= 60 yrs) | 5.75% | 6.00% |

| UCB Super Flex DPS | Tenor | IR |
|----------------------------|------------------|---------------|
| | Regular Customer | 1 to 10 years |
| Senior Citizen (>= 60 yrs) | 1 to 10 years | 7.50% |