

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	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	3.00
	C.	Tk.30.00 lac & above but below Tk.1.00 crore	3.50
	D.	Tk. 1.00 crore & above	4.00
04	Salary Account Corporate Bodies (Prefix-3204)	3.00	
05	UCB Student Account (Prefix-3205)	3.00	
06	Staff Savings Deposit (Prefix-3202)	4.50	
07	Probashi Saving Deposit:		
	A.	Below Tk.50,000/-	3.25
	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	5.25	

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

SME

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

Retail

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

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	
		6.50	
		Tk 25.00 lac but below Tk 50.00 lac	
		6.50	
		Tk 50.00 lac but below Tk 1.00 crore	
		6.50	
		Tk 1.00 Crore & Above	
		6.50	
	C	For 6 months & above but below 12 months	
		Below Tk 25 Lac	
		7.50	
		Tk 25.00 lac but below Tk 50.00 lac	
		7.50	
		Tk 50.00 lac but below Tk 1.00 crore	
		7.50	
		Tk 1.00 Crore & Above	
		7.50	
	D	For 12 (Twelve) months	
		Below Tk 25 Lac	
		8.50	
		Tk 25.00 lac but below Tk 50.00 lac	
		8.50	
		Tk 50.00 lac but below Tk 1.00 crore	
		8.50	
		Tk 1.00 Crore & Above	
		8.50	
	E	For 24 (Twenty four) months	
		9.00	
	F	For 36 (Thirty Six) months	
		9.00	
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	
		6.50	
		ii) Above Tk.5.00 crore but below Tk.100.00 Crore	
		6.50	
		iii) Above Tk.100.00 Crore	
		6.50	
	C	For 6 months & above but below 12 months	
		i) Upto Tk.5.00 crore	
		7.50	
		ii) Above Tk.5.00 crore but below Tk.100.00 Crore	
		7.50	
		iii) Above Tk.100.00 Crore	
		7.50	
	D	For 12 (Twelve) months	
		i) Upto Tk.5.00 crore	
		8.50	
		ii) Above Tk. 5.00 crore up to Tk. 50.00 crore	
		8.50	
		ii) Above Tk.50.00 crore upto Tk.100.00 Crore	
		8.50	
		iii) Above Tk.100.00 Crore	
		8.50	
	E	For 24 (Twenty four) months	
		9.0	
	F	For 36 (Thirty Six) months	
		9.0	

c) The interest rates on Scheme deposits FDR:

1) Earning Plus Fixed Deposit:

Monthly Interest Payment	Interest Rate (p.a.)	Before tax Interest amount per Lac taka	e-TIN Holder @ 10%tax	Non e-TIN holder @ 15% tax
Regular Customer	8.50%	708.33	637.50	602.08
Women	8.75%	729.17	656.25	619.79
Senior Citizen	9.00%	750.00	675.00	637.50

Account Code: 3427

Quarterly Interest Payment	Interest Rate (p.a.)	Before tax Interest amount per Lac taka	e-TIN Holder @ 10%tax	Non e-TIN holder @ 15% tax
Regular Customer	8.60%	2150.00	1935.00	1827.50
Women	8.85%	2212.50	1991.25	1880.63
Senior Citizen	9.10%	2275.00	2047.50	1933.75

Account Code: 3428

Half Yearly Interest Payment	Interest Rate (p.a.)	Before tax Interest amount per Lac taka	e-TIN Holder @ 10%tax	Non e-TIN holder @ 15% tax
Regular Customer	8.70%	4350.00	3915.00	3697.50
Women	8.95%	4475.00	4027.50	3803.75
Senior Citizen	9.20%	4600.00	4140.00	3910.00

Account Code: 3429

2) Interest Upfront Fixed Deposit:

12 Months	Interest Rate (p.a.)	18 Months	Interest Rate (p.a.)
Regular Customer	7.10%	Regular Customer	7.30%
Women	7.30%	Women	7.50%
Senior Citizen	7.50%	Senior Citizen	7.70%

Account Code: 3435

3) Multi Millionaire:

1 Million	Regular Customer	Women	Senior Citizen
Year\Rate	Monthly instalment @ 8.50%	Monthly instalment @ 8.75%	Monthly instalment @ 9.00%
5	13,445	13,361	13,278
6	10,724	10,643	10,562
7	8,793	8,715	8,637
8	7,356	7,280	7,205
9	6,248	6,175	6,103
10	5,371	5,300	5,231

5 Million	Regular Customer	Women	Senior Citizen
Year\Rate	Monthly instalment @ 8.50%	Monthly instalment @ 8.75%	Monthly instalment @ 9.00%
7	43,964	43,572	43,183
8	36,778	36,400	36,025
9	31,239	30,875	30,513
10	26,855	26,500	26,151
11	23,300	22,960	22,625
12	20,376	20,049	19,727

10 Million	Regular Customer	Women	Senior Citizen
Year\Rate	Monthly instalment @ 8.50%	Monthly instalment @ 8.75%	Monthly instalment @ 9.00%
10	53,701	52,997	52,301
11	46,599	45,920	45,250
12	40,752	40,097	39,453
13	35,868	35,238	34,618
14	31,741	31,135	30,539
15	28,218	27,636	27,064

4) DPS Plus, NRB DPS, RMG DPS:

Regular Customer	Year	2	3	5	7	10
	Interest Rate (p.a.)	9.00%	9.00%	9.00%	8.00%	8.00%
	Maturity value (tk.) for 500 taka instalment size	13,151	20,627	37,659	55,857	90,686
Women	Year	2	3	5	7	10
	Interest Rate (p.a.)	9.25%	9.25%	9.25%	8.25%	8.25%
	Maturity value (tk.)	13,184	20,704	37,896	56,359	91,889

	for 500 taka instalment size					
Senior Citizen	Year	2	3	5	7	10
	Interest Rate (p.a.)	9.50%	9.50%	9.50%	8.50%	8.50%
	Maturity value (tk.) for 500 taka instalment size	13,217	20,781	38,134	56,866	93,109

Maturity Value of other instalment sizes (eg. Tk. 1000, 1500 etc.) will be multiple of above maturity values.

5) Women's DPS & Youngster DPS:

	Year	2	3	5	7	10
	Interest Rate (p.a.)	9.25%	9.25%	9.25%	8.25%	8.25%
	Maturity value (tk.) for 500 taka instalment size	13,184	20,704	37,896	56,359	91,889

Maturity Value of other instalment sizes (eg. Tk. 1000, 1500 etc.) will be multiple of above maturity values.

6) Super Flex DPS:

Regular Customer

Year	1	2	3	4	5	6	7	8	9	10
Interest Rate (p.a.)	9.00%	9.00%	9.00%	9.00%	9.00%	8.00%	8.00%	8.00%	8.00%	8.00%
Maturity value (tk.) for 500 taka instalment size	6,301	13,192	20,731	28,976	37,995	46,319	56,430	67,381	79,240	92,083

Women

Year	1	2	3	4	5	6	7	8	9	10
Interest Rate (p.a.)	9.25%	9.25%	9.25%	9.25%	9.25%	8.25%	8.25%	8.25%	8.25%	8.25%
Maturity value (tk.) for 500 taka instalment size	6,309	13,228	20,814	29,132	38,253	46,699	56,975	68,133	80,246	93,398

Senior Citizen

Year	1	2	3	4	5	6	7	8	9	10
Interest Rate (p.a.)	9.50%	9.50%	9.50%	9.50%	9.50%	8.50%	8.50%	8.50%	8.50%	8.50%
Maturity value (tk.) for 500 taka instalment size	6,318	13,263	20,897	29,289	38,514	47,082	57,527	68,895	81,269	94,736

Maturity Value of other instalment sizes (eg. Tk. 1000, 1500 etc.) will be multiple of above maturity values.

7. Money Maximizer Double:

	Proposal
Tenor	8.5 years
Interest Rate(p.a.)	8.50%

Account Code: 3421