

Rate on Deposits

Effective from : 13/05/2024

1	Retail Savings Deposit (Prefix-3201) :		Interest Rate % p.a.
	A	Below Tk.10,000	1.00%
	B	Tk.10k & above but below Tk.50K	
	C	Tk.50K & above but below Tk.3.00 lac	1.50%
	D	Tk.3.00 lac & above but below Tk.10.00 lac	
	E	Tk.10.00 lac & above but below Tk.50.00 lac	1.75%
	F	Tk.50.00 lac & & above	2.25%
2	Retail UCB Savings Plus Deposit		
	A	Below Tk.10.Lac	0.00%
	B	Tk.10 Lac & above but below Tk.50.00 Lac	1.50%
	C	Tk.50.00 Lac & above but below Tk.1.00 Crore	2.00%
	D	Tk.1.00 Crore & above	2.25%
3	Retail UCB AYMA Savings		
	A	Below Tk.10,000.00	0.50%
	B	Tk.10K & above but below Tk.30K	0.50%
	C	Tk.30K & above but below Tk.2.00 Lac	1.25%
	D	Tk.2.00 Lac & above	1.75%
4	Dynamic Savings Account		
	A	Below Tk.50,000.00	0.00%
	B	Tk.50K & above but below Tk.3.00 Lac	1.00%
	C	Tk.3.00 Lac & above but below Tk.50.00 Lac	1.75%
	D	Tk.50.00 Lac & above	2.25%
5	Retail UCB NRB Savings		
	A	Below Tk.25,000.00	0.00%
	B	Tk.25K & above but below Tk.50000	0.75%
	C	Tk.50000.00 & above but below Tk.100000	1.25%
	D	Tk.100000.00 Lac & above	1.75%
6	Imperial Savings :		
	A	Below Tk.5.00 lac	0.00%
	B	Tk.5.00 lac & above but below Tk.30.00 lac	1.25%
	C	Tk.30.00 lac & above but below Tk.1.00 crore	2.00%
	D	Tk. 1.00 crore & above	2.25%
7	Probashi Saving Deposit :		
	A	Below Tk. 50,000/-	1.50%
	B	Tk. 50,000/- & above but below Tk. 1,00,000/-	
	C	Tk. 1,00,000/- & above but below Tk. 3,00,000/-	
	D	Tk. 3,00,000/- & above but below Tk. 5,00,000/-	
	E	Tk. 5,00,000/- and above	2.00%
8	UCB Probashi Savings Account (Prefix-3223)		1.00%
9	UCB Prothom Account (Prefix-3222)		1.00%
10	Retail UCB Youngsters'		
	A	Below Tk. 50,000	2.00%

	B	Tk. 50K & above but below Tk. 5.00 Lac	2.25%
	C	Tk. 5.00 Lac & above	2.50%
11	Salary Account Corporate Bodies (Prefix-3204)		1.50%
12	UCB Student Account (Prefix-3205)		1.50%
13	Sonirvor Current Account		
	A	Below Tk. 50,000	0.00%
	B	Tk. 50,000 to below Tk. 2 lac	0.50%
	C	Tk. 2 lac to below Tk. 10 lac	1.00%
	D	Tk. 10 lac to below Tk. 1 Crore	1.50%
	E	Tk. 1 Crore and above	2.00%
14	AYMA Sonirvor Current Account		
	A	Below Tk. 50,000	0.00%
	B	Tk. 50,000 to below TK. 2 lac	0.50%
	C	Tk. 2 lac to below TK. 10 lac	1.00%
	D	Tk. 10 lac to below TK. 1 Crore	1.50%
	E	Tk. 1 Crore and above	2.00%
15	Sabolombi Easy Account - Farmers & Micro Activities		
	A	Below Tk. 50,000	0.00%
	B	Tk. 50,000 to below Tk. 2 lac	0.50%
	C	Tk. 2 lac to below Tk. 10 lac	1.00%
	D	Tk. 10 lac to below Tk. 1 Crore	1.50%
	E	Tk. 1 Crore and above	2.00%
16	AYMA Sabolombi Easy Account - Farmers & Micro Activities		
	A	Below TK. 50,000	0.00%
	B	Tk. 50,000 to below TK. 2 lac	0.50%
	C	Tk. 2 lac to below Tk. 10 lac	1.00%
	D	Tk. 10 lac to below TK. 1 Crore	1.50%
	E	Tk. 1 Crore and above	2.00%
17	Sabolombi Easy Account - Others		
	A	Below TK. 50,000	0.00%
	B	Tk. 50,000 to below TK. 2 lac	0.50%
	C	Tk. 2 lac to below Tk. 10 lac	1.00%
	D	Tk. 10 lac to below TK. 1 Crore	1.50%
	E	Tk. 1 Crore and above	2.00%
18	Sabolombi Digital Account		
	A	Below Tk. 50,000	0.00%
	B	Tk. 50,000 to below Tk. 2 lac	0.50%
	C	Tk. 2 lac to below Tk. 10 lac	1.00%
	D	Tk. 10 lac to below Tk. 1 crore	1.50%
	E	Tk. 1 crore and above	2.00%
19	SME Hajj Deposit		
	A	Below Tk. 50,000	0.00%
	B	Tk. 50,000 – below Tk. 2 lac	1.00%
	C	Tk. 2 lac & above	2.00%
20	Short Notice Deposit (SND):		
	A	Below Tk.1.00 Crore	1.75%

	B	Tk.1.00 Crore and above but below Tk.25.00 Crore	2.00%
	C	Tk.25.00 Crore and above but below Tk.50.00 Crore	2.25%
	D	Tk.50.00 Crore and above but below Tk.100.00 Crore	2.50%
	E	Tk.100.00 Crore and above	2.75%
21	Retail Special Notice Deposit		
	A	Below Tk.1.00 Crore	1.50%
	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	
	E	Tk.100.00 Crore and above	

22	Retail Fixed Deposit (Individual)		(Rate % p.a.)
	A	For 1 (One) month & above but below 3 (Three) months	1.00%
	B	For 3 months & above but below 6 months	6.35%
		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	6.35%
		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	6.50%
		Below Tk 25 Lac	
		Tk 25.00 lac but below Tk 50.00 lac	6.50%
		Tk 50.00 lac but below Tk 1.00 crore	
		Tk 1.00 Crore & Above	
	E	For 24 (Twenty four) months	6.50%
	F	For 36 (Thirty Six) months	

23	Fixed Deposit (FDR) – SME		SME (Rate % p.a.)	Approved Provident Fund & Other funds related to Retirement Benefit
A	For 1 (One) month & above but below 3 (Three) months		1.00%	1.00%
B	For 3 months & above but below 6 months		3.75%	6.35%
	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		3.75%	6.35%
	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		4.00%	6.50%
	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		4.50%	6.50%
F	For 36 (Thirty Six) months			
24	Uddomi Fixed Deposit – SME			
A	For 1 (One) month & above but below 3 (Three) months		1.00%	1.00%
B	For 3 months & above but below 6 months		3.75%	6.35%
	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		3.75%	6.35%
	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		4.00%	6.50%
	Below Tk 25 Lac			
	Tk 25.00 lac but below Tk 50.00 lac		4.00%	6.50%
	Tk 50.00 lac but below Tk 1.00 crore			
Tk 1.00 Crore & Above				
E	For 24 (Twenty four) months		4.50%	6.50%
F	For 36 (Thirty Six) months			

25	i) Fixed Deposit (FDR) – for Corporate	Corporate Rate (% p.a.)		
		Business Corporate & other institutions	Govt./Semi Govt. /Autonomous Bodies and other institutions having Govt. ownership & control	Approved Provident Fund & Other funds related to Retirement Benefit
A	For 1 (One) month & above but below 3 (Three) months		1.00%	1.00%
B	For 3 months & above but below 6 months			
	i) Upto Tk.5.00 crore		3.75%	6.35%
	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		3.75%	6.35%
	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		4.00%	6.50%
	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		4.50%	6.50%
F	For 36 (Thirty Six) months			

The interest rates on odd Tenor FDR:

A) Corporate

Sl No.	Tenor of Fixed Deposit	Interest Rate % p.a.				
		91 days	182 days	364 days	13 Months	25 Months
1	Below Tk 1.00 crore	3.75%	3.75%	4.00%	4.00%	4.50%
2	Tk 1.00 crore but below Tk 5.00 crore	3.75%	3.75%	4.00%	4.00%	4.50%
3	Tk 5.00 crore but below Tk 10.00	3.75%	3.75%	4.00%	4.00%	4.50%
4	Tk 10.00 crore & above	3.75%	3.75%	4.00%	4.00%	4.50%
5	Corporate Approved Provident Fund & Other funds related to retirement benefit (Any amount)	6.35%	6.35%	6.50%	6.50%	6.50%

B) SME

Tenor of Fixed Deposit		4 Months	7 Months	13 Months	25 Months
1	Below Tk 25 Lac	3.75%	3.75%	4.00%	4.50%
2	Tk 25.00 lac but below Tk 50.00 lac	3.75%	3.75%	4.00%	4.50%
3	Tk 50.00 lac but below Tk 1.00 crore	3.75%	3.75%	4.00%	4.50%
4	Tk 1.00 Crore & Above	3.75%	3.75%	4.00%	4.50%

5	SME Approved Provident Fund & Other funds related to retirement benefit (Any amount)	6.35%	6.35%	6.50%	6.50%
---	--	-------	-------	-------	-------

C) Retail (Individual)

Tenor of Fixed Deposit		4 Months	7 Months	13 Months	25 Months
1	Below Tk 25 Lac	6.35%	6.35%	6.50%	6.50%
2	Tk 25.00 lac but below Tk 50.00 lac	6.35%	6.35%	6.50%	6.50%
3	Tk 50.00 lac but below Tk 1.00 crore	6.35%	6.35%	6.50%	6.50%
4	Tk 1.00 Crore & Above	6.35%	6.35%	6.50%	6.50%

The interest rates on even Tenor FDR:

A) Dayfixed (Corporate Fixed Deposit)

SI No.	Tenor of Fixed Deposit	Dayfixed- 90 Days	Dayfixed- 180 Days	Dayfixed- 360 Days
1	Below Tk. 1 crore	8.50%	8.75%	9.00%
2	Tk 1.00 crore but below Tk 5.00 crore	8.75%	9.00%	9.25%
3	Tk 5.00 crore but below Tk 10.00 crore	9.00%	9.25%	9.25%
4	Tk. 10 crore and above	9.00%	9.25%	9.50%
5	Corporate approved provident fund & other funds related to retirement benefits (Any Amount)	8.50%	8.75%	9.00%

B) SME Fixed Deposit (exclusive)

SI No.	Tenor of Fixed Deposit	90 Days	180 Days	360 Days
1	Below Tk 25 Lac	9.75%	10.00%	11.50%
2	Tk 25.00 lac but below Tk 50.00 lac	9.75%	10.00%	11.50%
3	Tk 50.00 lac but below Tk 1.00 crore	9.75%	10.00%	11.50%
4	Tk 1.00 Crore & Above	9.75%	10.00%	11.50%

C) SME Ayma Fixed Deposit (exclusive)

SI No.	Tenor of Fixed Deposit	90 Days	180 Days	360 Days
1	Below Tk 25 Lac	9.75%	10.00%	11.50%
2	Tk 25.00 lac but below Tk 50.00 lac	9.75%	10.00%	11.50%
3	Tk 50.00 lac but below Tk 1.00 crore	9.75%	10.00%	11.50%
4	Tk 1.00 Crore & Above	9.75%	10.00%	11.50%

D) Retail Fixed Deposit (exclusive)

Sl No.	Tenor of Fixed Deposit	90 Days	180 Days	360 Days
1	Below Tk 25 Lac	9.75%	10.00%	11.50%
2	Tk 25.00 lac but below Tk 50.00 lac	9.75%	10.00%	11.50%
3	Tk 50.00 lac but below Tk 1.00 crore	9.75%	10.00%	11.50%
4	Tk 1.00 Crore & Above	9.75%	10.00%	11.50%

E) Retail Ayma Fixed Deposit (exclusive)

Sl No.	Tenor of Fixed Deposit	90 Days	180 Days	360 Days
1	Below Tk 25 Lac	9.75%	10.00%	11.50%
2	Tk 25.00 lac but below Tk 50.00 lac	9.75%	10.00%	11.50%
3	Tk 50.00 lac but below Tk 1.00 crore	9.75%	10.00%	11.50%
4	Tk 1.00 Crore & Above	9.75%	10.00%	11.50%

Scheme Deposit

Product Name			Customer Group	Prefix	Tenor	Rate of Interest
NRB DPS Plus						
1	A.	Retail NRB DPS Plus (Minimum Amount 1,000)	Regular	3510	5 years	9.50%
	B.	Retail NRB DPS Plus (Minimum Amount 1,000)		3511	7 years	9.75%
	C.	Retail NRB DPS Plus (Minimum Amount 1,000)		3512	10 years	10.00%
UCB Ayma DPS Plus						
2	A.	Retail UCB AYMA DPS Plus 05 Years (Minimum Amount 1,000)	Women	3515	5 years	9.50%
	B.	Retail UCB AYMA DPS Plus 07 Years (Minimum Amount 1,000)		3516	7 years	9.75%
	C.	Retail UCB AYMA DPS Plus 10 Years (Minimum Amount 1,000)		3517	10 years	10.00%
UCB Youngsters' DPS						
	A.	Retail UCB Youngsters' DPS 5 Years (Minimum		3523	5 years	9.50%

3		Amount 100)	Minor			
	B.	Retail UCB Youngsters' DPS 7 Years (Minimum Amount 100)		3572	7 years	9.75%
	C.	Retail UCB Youngsters' DPS 10 Years (Minimum Amount 100)		3524	10 years	10.00%
UCB Multi-Millionaire One Million						
4	A.	Retail UCB Multi-Millionaire One Million	Regular	3525	5 years	10.00%
	B.	Retail UCB Multi-Millionaire One Million		3526	6 years	
	C.	Retail UCB Multi-Millionaire One Million		3527	7 years	
	D.	Retail UCB Multi-Millionaire One Million		3528	8 years	
	E.	Retail UCB Multi-Millionaire One Million		3529	9 years	
	F.	Retail UCB Multi-Millionaire One Million		3530	10 years	
	G.	Retail UCB Multi-Millionaire AYMA One Million 5-10 Years	Women	3543	5-10 years	10.25%
	H.	Retail UCB Multi-Millionaire Senior Citizen One Million 5-10 Years	Sr. Citizen	3546	5-10 years	10.25%
Retail UCB Multi-Millionaire Five Million						
5	A.	Retail UCB Multi-Millionaire Five Million	Regular	3531	7 years	10.00%
	B.	Retail UCB Multi-Millionaire Five Million		3532	8 years	
	C.	Retail UCB Multi-Millionaire Five Million		3533	9 years	
	D.	Retail UCB Multi-Millionaire Five Million		3534	10 years	
	E.	Retail UCB Multi-Millionaire Five Million		3535	11 years	
	F.	Retail UCB Multi-Millionaire Five Million		3536	12 years	
	G.	Retail UCB Multi-Millionaire AYMA Five Million 7-12 Years	Women	3544	7-12 years	10.25%
	H.	Retail UCB Multi-Millionaire Senior Citizen Five Million 7-12 Years	Sr. Citizen	3547	7-12 years	10.25%
UCB Multi-Millionaire Ten Million						
6	A.	Retail UCB Multi-Millionaire Ten Million	Regular	3537	10 years	10.25%
	B.	Retail UCB Multi-Millionaire Ten Million		3538	11 years	
	C.	Retail UCB Multi-Millionaire Ten Million		3539	12 years	

D.	Retail UCB Multi-Millionaire Ten Million		3540	13 years	
E.	Retail UCB Multi-Millionaire Ten Million		3541	14 years	
F.	Retail UCB Multi-Millionaire Ten Million		3542	15 years	
G.	Retail UCB AYMA Multi-Millionaire Ten Million 10-15 Years	Women	3545	10-15 years	10.25%
H.	Retail UCB Multi-Millionaire Senior Citizen Ten Million 10-15 Years	Sr. Citizen	3548	10-15 years	10.25%

UCB Super Flex

7	A.	UCB Super Flex Regular Deposit Scheme 01 Year (Minimum Amount 5,000)	Regular	3550	1 Year	9.50%
	B.	UCB Super Flex Regular Deposit Scheme 02 Years (Minimum Amount 5,000)		3550	2 Years	9.50%
	C.	UCB Super Flex Regular Deposit Scheme 03 Years (Minimum Amount 1,000)		3580	3 Years	9.75%
	D.	UCB Super Flex Regular Deposit Scheme 05 Years (Minimum Amount 1,000)		3581	5 Years	10.00%
	E.	UCB Super Flex Regular Deposit Scheme 10 Years (Minimum Amount 1,000)		3582	10 Years	10.00%
	F.	Retail UCB AYMA Super Flex Deposit Scheme 01 Year (Minimum Amount 5,000)	Women	3551	1 Year	9.75%
	G.	Retail UCB AYMA Super Flex Deposit Scheme 02 Years (Minimum Amount 5,000)		3551	2 Years	9.75%
	H.	Retail UCB AYMA Super Flex Deposit Scheme 03 Years (Minimum Amount 1,000)		3583	3 Years	10.00%
	I.	Retail UCB AYMA Super Flex Deposit Scheme 05 Years (Minimum Amount 1,000)		3584	5 Years	10.25%
	J.	Retail UCB AYMA Super Flex Deposit Scheme 10 Years (Minimum Amount 1,000)		3585	10 Years	10.25%
	K.	UCB Super Flex Senior Citizens Deposit Scheme 01 Year (Minimum Amount 5,000)	Sr. Citizen	3552	1 Year	9.75%
	L.	UCB Super Flex Senior Citizens Deposit Scheme		3552	2 Years	9.75%

		02 Years (Minimum Amount 5,000)			
	M.	UCB Super Flex Senior Citizens Deposit Scheme 03 Years (Minimum Amount 1,000)	3586	3 Years	10.00%
	N.	UCB Super Flex Senior Citizens Deposit Scheme 05 Years (Minimum Amount 1,000)	3587	5 Years	10.25%
	O.	UCB Super Flex Senior Citizens Deposit Scheme 10 Years (Minimum Amount 1,000)	3552	10 Years	10.25%
	UCB Money Maximizer Double				
8		Retail UCB Money Maximizer Double (Tenor: 06 Years)	3421		12.25%
	UCB AYMA Prottoyoi Monthly Deposit Scheme				
9	For 500 taka installment size monthly	3 years return	2553		6.25%
		5 years return	2554		6.75%
		10 years return	2555		7.00%
	UCB Prottoyoi Monthly Deposit Scheme				
10	For 500 taka installment size monthly	3 years return	2545		6.00%
		5 years return	2547		6.00%
		10 years return	2552		6.00%

11	SME Earning Plus Fixed Deposit		1 Year	2 Years	3 Years	4 Years	5 Years
	A	Any Amount above Tk. 50,000	7.00%	7.25%	7.50%	6.00%	6.00%

12	SME AYMA Earning Plus Fixed Deposit		1 Year	2 Years	3 Years	4 Years	5 Years
	A	Any Amount above Tk. 50,000	7.05%	7.30%	7.60%	6.00%	6.00%

13.(A) Retail UCB Earning Plus 1-10 Years

Tenor	Interest Payment		
	Regular		
	Monthly	Quarterly	Half-Yearly
	Prefix		
	3427	3428	3429
1 year	9.75%	10.00%	10.25%
2 years	9.75%	10.00%	10.25%
3 years	9.75%	10.00%	10.25%
4-10 years	8.00%	8.25%	8.50%

13.(B) Retail UCB AYMA Earning Plus 1-10 Years

Tenor	Interest Payment		
	AYMA		
	Monthly	Quarterly	Half-Yearly
	Prefix		
	3430	3431	3432
1 year	10.00%	10.25%	10.25%
2 years	10.00%	10.25%	10.25%
3 years	10.00%	10.25%	10.25%
4-10 years	8.25%	8.50%	8.50%

13.(C) Retail UCB Earning Plus Senior Citizen 1-10 Years

Tenor	Interest Payment		
	Senior Citizen		
	Monthly	Quarterly	Half-Yearly
	Prefix		
	3451	3452	3453
1 year	10.00%	10.25%	10.25%
2 years	10.00%	10.25%	10.25%
3 years	10.00%	10.25%	10.25%
4-10 years	8.25%	8.50%	8.50%