

BRAC Bank Deposit Interest Rate

AAA Credit Rating from CRAB

As per Moody's and S&P, only Bank in the country having Sovereign equivalent Credit Rating of Bangladesh

Personal Savings and Current Account

Current Plus, Mukti Current, TARA Mukti Current: No Interest, No Fee in Inter-City Cash Transactions
Future Star (Kids and Students<18): 3.50% on any balance

Regular Savings Products			Senior Citizen (Golden Benefits)		
Balance	TBS*	TARA TBS**	Balance	Regular	TARA
5 Cr & above	2.50%	3.00%	5 Cr & above	3.50%	3.50%
1 Cr-<5 Cr	2.00%	2.50%	1 Cr-<5 Cr	3.00%	3.25%
50 Lac-<1 Cr	1.00%	1.50%	50 Lac-<1 Cr	2.50%	2.75%
25 Lac-<50 Lac	0.75%	1.25%	25 Lac-<50 Lac	2.00%	2.50%
1 Lac-<25 Lac	0.50%	0.75%	1 Lac-<25 Lac	1.50%	2.00%

*Also applicable for Savings Classic, Agent Banking Savings, Campus Current and other discontinued savings products.

*Current Classic, Ezee Current and Probashi Current Account: Not Applicable **Staff Savings: 3.50%

Agami (Students of age 18-25)/ Happy Savers (Non-checking)			Premium Banking (Premium Savers)		
Balance	Regular	TARA	Balance	Regular	TARA
25 Lac & above	2.00%	2.50%	5 Cr & above	3.00%	3.00%
5 Lac-<25 Lac	1.50%	2.00%	1 Cr-<5 Cr	2.50%	2.75%
1 Lac-<5 Lac	1.00%	1.50%	25 Lac-<1 Cr	2.00%	2.50%
<1 Lac	0.50%	1.00%	5 Lac-<25 Lac	1.50%	2.00%

High Value Premium Savers	
Balance	Rate
3 Cr & above	6.00%
1 Cr-<3 Cr	5.00%
50 Lac-<1 Cr	4.00%
10 Lac-<50 Lac	3.00%
5 Lac-<10 Lac	2.00%

TARA Homemakers Savings	
Balance	Rate
1 Lac-< 5 Lac	2.50%
< 1 Lac	1.50%

RFCD (USD/GBP/EURO)	
Balance	Rate
50,000 & above	1.00%
25,000-<50,000	0.50%
<25,000	0.25%

Virtual Savings		
Balance	Regular	TARA/ প্রবাসী
1 Cr & above	3.50%	4.00%
25 Lac-<1 Cr	3.00%	3.50%
1 Lac-< 25 Lac	2.00%	2.50%
< 1 Lac	1.00%	1.50%

Employee Banking (Savings/Current)			
Balance	Rate	Balance	Rate
5 Cr & above	3.50%	5 Lac-<25 Lac	2.00%
1 Cr-<5 Cr	3.00%	1 Lac-<5 Lac	1.50%
50 Lac-<1 Cr	2.75%	50,000-<1 Lac	1.00%
25 Lac-<50 Lac	2.50%		

প্রবাসী পরিবার (Savings)		Probashi Subidha (discontinued)		Probashi Savings (NRB)	
Balance	Rate	Balance	Rate	Balance	Rate
Any Amount	3.00%	25 Lac & above	1.50%	5 Cr & above	3.00%
প্রবাসী পরিবার (TARA Savings)		5 Lac-<25 Lac	1.00%	1 Cr-<5 Cr	2.50%
		1 Lac-<5 Lac	0.75%	50 Lac-<1 Cr	1.50%
Balance	Rate	5,000-<1 Lac	0.50%	25 Lac-<50 Lac	1.25%
Any Amount	3.50%			1 Lac-<25 Lac	0.75%

Personal (Retail & Probashi) Fixed Deposit

Interest after Maturity:

Tenors\Slab	1 Lac-<1 Cr	1 Cr-<5 Cr	5 Cr & above
30 Days	3.00%	5.00%	6.00%
60 Days	4.00%	6.00%	8.00%
90, 100 & 150 Days, 4 Months	9.00%	9.25%	9.50%
180 Days, 7 & 9 months	9.25%	9.50%	9.75%
12 Months	9.50%	9.50%	9.75%
13, 15 & 18 Months	9.50%	9.50%	9.50%
24 & 36 Months	9.00%	9.00%	9.00%

* Classic Schemes: FAGEN-Retail, FPGEN-Probashi, ABGEN-Agent Banking, FRGFD (Senior Citizen 60 years & above)

** Special Schemes: FRSPL-Retail, FPSPL-Probashi

***For Astha app: BDT 50,000-<1 Lac is also available. Rate is 3.00% for 30 & 60 days: 4.00% for above 60 days tenor

Retail & Probashi Monthly Interest FD (FRABR-Retail, FPABR-Probashi, ABABR-Agent):

9.25% for 6 months, **9.50%** for 12, 14 & 18 months, **9.00%** for 24, 36, 60 & 84 months

Retail Quarterly Interest FD (FRFRD):

9.25% for 6 & 9 months, **9.50%** for 12 & 18 months, **9.00%** for 24, 30 & 36 months

Retail Interest First FD (FRIFF, starting from BDT 1 Lac):

9.00% for 6 months, **8.50%** for 12 months, **7.75%** for 24 months, **7.00%** for 36 months

Retail Unit FD (FRUNT_discontinued): 6.00% (12 months)

DPS

Year\Segment	Personal & SME (FRFLX, ABFLX, FSSNC)	TARA, PB, EB & Probashi* (FRFLT, ABFXT, FSTSN, FRFEL, FPDPS)
1	8.50%	8.75%
2	8.75%	9.00%
3	9.00%	9.25%
4	9.00%	9.25%
5	9.00%	9.25%
6	9.00%	9.25%
7	9.00%	9.25%
8	9.00%	9.25%
9	9.00%	9.25%
10	9.00%	9.25%

*Same facility available for Premium Banking, Agami, Probashi Beneficiaries and Agent Banking TARA (for TARA AB Flexi DPS: starting from just BDT 300-multiple of 100).

Additional Benefits:

- Instalment starting from just BDT 500 (maximum: unlimited)
- Investment tax rebate facility on yearly DPS instalment total of BDT 1,20,000/=
- 90% loan facility (as term loan/overdraft/credit card); 95% for TARA
- Most importantly, early encashment facility at the completed year rate for both completed & fraction year (no reduction)

SME Current Account

SME Shadhin (CSSDN): No Interest, No Fee in Inter-City Cash Transactions

SME Prapti (CABIZ)/Prothom (CSPRM)/Ekota (CABEL):		TARA Uddokta (CSTUG) / Prothom Account (CSTPM):	
25 Cr-<50 Cr	2.00%	5 Cr-<50 Cr	3.00%
5 Cr-<25 Cr	1.00%	1 Cr-<5 Cr	2.50%
1 Cr-<5 Cr	0.75%	50 Lac-<1 Cr	1.50%
50 Lac-<1 Cr	0.50%	25 Lac-<50 Lac	1.25%
1 Lac-<50 Lac	0.25%	1,000 -<25 Lac	0.75%

Corporate Current & SND Account

Corporate Current Account (CCCLA): No Interest, No Fee in Inter-City Cash Transactions (≤ 1 Lac amount)

Corporate Current Shimahin (CCHAR): No Fee in Inter-City Cash Transactions, with Interest

Balance	Rate
10 Cr & above	1.00%
5 Cr-<10 Cr	0.75%
<5 Cr	0.50%

Special Notice Deposit/SND (SASTD)*:

Balance	Rate
100 Cr & above	3.00%
50 Cr-<100 Cr	1.50%
25 Cr-<50 Cr	1.25%
1 Cr-<25 Cr	0.75%
<1 Cr	0.25%

*Also applicable for Corporate Current Elite Plus (CCELP) and other products with similar rate matrix. SND account scheme is not changeable to other schemes and rate is also not customizable.

Provident & Gratuity Fund Current Account (CCELE): 2.00% on any balance

Foreign Currency Current Account (CAFCY): No Interest, No Charge

Special Current Account Rate: As per agreement &/ overall relationship

SME & Corporate Fixed Deposit

Interest after Maturity: FSPRA-SME, FCGEN-Corporate

Tenors\Slab	1 Lac-<1 Cr	1 Cr-<5 Cr	5 Cr & above
30 Days	3.00%	5.00%	6.00%
60 Days	4.00%	6.00%	8.00%
90, 100 & 150 Days, 4 Months	9.00%	9.25%	9.50%
180 Days, 7 & 9 months	9.25%	9.50%	9.75%
12 Months	9.50%	9.50%	9.75%
13, 15 & 18 Months	9.50%	9.50%	9.50%
24 & 36 Months	9.00%	9.00%	9.00%

SME Monthly Interest FD (FSUDP) & Corporate Monthly Interest FD (FCABP):

9.25% for 6 months, **9.50%** for 12, 14 & 18 months, **9.00%** for 24, 36, 60 & 84 months

SME Quarterly Interest FD (FSDPT):

9.25% for 6 & 9 months, **9.50%** for 12 & 18 months, **9.00%** for 24, 30 & 36 months

SME Interest First FD (FSIFF, starting from BDT 10 Lac):

9.00% for 6 months, **8.50%** for 12 months, **7.75%** for 24 months, **7.00%** for 36 months

BRAC Bank Credit Rating

AAA Credit Rating from CRAB

As per Moody's and S&P, only Bank in the country having Sovereign equivalent Credit Rating of Bangladesh

Agency	Type	Credit Rating	Outlook
CRAB	Domestic	AAA/ST-1	Stable
S&P Global	International	B+	Stable
Moody's	International	B2	Negative

Early Encashment Policy* (for local currency products)

Fixed Deposit if early encashed in	DPS if early encashed in
<p>\geq180 Days: Contract Rate-1% (or 4% whichever is higher)</p> <p>90 Days-<180 Days: 4.00%</p> <p>30 Days-<90 Days: 2.00%</p> <p><30 Days: Not Applicable</p>	<p>\geq360 Days: at Completed Year Rate</p> <p>180-<360 Days: 3.00%</p> <p><180 Days: Not Applicable</p>

*Time is being counted from the date of account opening or last renewal-whichever later

Loan Policy against FD/DPS Principal Amount

- 90% of FDR/DPS principal amount
 - 95% for TARA

"Tax at Source" on Interest Income

- 20% for Company and 10% for Individual
- Proof of Tax Return submission required for BDT 10 Lac & above Deposit Balance

Excise Duty on Deposit

Highest Balance in a Year	Excise Duty
Up to BDT 3 Lac	Nil
>3 Lac-5 Lac	150
>5 Lac-10 Lac	500
>10 Lac-50 Lac	3,000
>50 Lac-1 Cr	5,000
>1 Cr-2 Cr	10,000
>2 Cr-5 Cr	20,000
>5 Cr	50,000

- Tax on interest and excise duty on deposit is applicable as per the law of the country.
- This rate sheet is not applicable for the deposit of Scheduled Banks and NBFIs.
- Any tenor/product not mentioned in the above matrix is not available for new booking (rate will be given for renewal as per above matrix).
- FD below 1 Lac is not available for new booking through branches (Renewal rate: 3.00% for 30 & 60 days: 4.00% for above 60 days tenor).
- If any client wrongly booked in a product, the client will be transferred to classic tenor/equivalent FD.
- Rate sheet can be updated time to time as per the discretion of the Bank. Bank may offer market rate based on liquidity scenario & overall relationship.