ALCO Circular: 2025/05	Effective Date: September 03, 2025

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
Agami (Students of age 18-25): 3.00% on any balance **TARA Agami**: 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%*

Non-Checking (Happy Savers)			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	3.00%
25,000-<50,000	2.00%
<25,000	1.00%

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:

Classic Tenor	1 Lac-<1 Cr	1 Cr & above	Special Tenor	1 Lac-<1 Cr	1 Cr & above
30 Days	3.00%	5.00%	100 Days	9.50%	9.75%
60 Days	5.00%	7.00%	4 Months	9.50%	9.75%
90 Days	9.50%	9.75%	150 Days	9.50%	9.75%
180 Days	9.75%	9.75%	7 & 9 Months	9.75%	9.75%
12 Months	9.75%	9.75%	13 Months	9.50%	9.50%
24 & 36 Months	9.50%	9.50%	15 & 18 Months	9.50%	9.50%

* 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):
9.75% for 6 & 12 months, **9.50%** for 14, 18, 24, 36, 60 & 84 months
Retail Quarterly Interest FD (FRFRD):
9.75% for 6, 9 & 12 months, **9.50%** for 18, 24, 30 & 36 months
Retail Interest First FD (FRIFF, starting from BDT 1 Lac):
9.00% for 6 & 12 months, **8.00%** for 24 months, **7.00%** for 36 months
Retail Unit FD (FRUNT): 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

Classic Tenor	1 Lac-<1 Cr	1 Cr & above	Special Tenor	1 Lac-<1 Cr	1 Cr & above
30 Days	3.00%	5.00%	100 Days	9.50%	9.75%
60 Days	5.00%	7.00%	4 Months	9.50%	9.75%
90 Days	9.50%	9.75%	150 Days	9.50%	9.75%
180 Days	9.75%	9.75%	7 & 9 Months	9.75%	9.75%
12 Months	9.75%	9.75%	13 Months	9.50%	9.50%
24 & 36 Months	9.50%	9.50%	15 & 18 Months	9.50%	9.50%

**Also available for Agent Banking SME Clients (FSPRA).*

SME Monthly Interest FD (FSUDP) & **Corporate Monthly Interest FD** (FCABP):
9.75% for 6 & 12 months, **9.50%** for 14, 18, 24, 36, 60 & 84 months
SME Quarterly Interest FD (FSDPT):
9.75% for 6, 9 & 12 months, **9.50%** for 18, 24, 30 & 36 months
SME Interest First FD (FSIFF, starting from BDT 10 Lac):
9.00% for 6 & 12 months, **8.00%** 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	Stable

Early Encashment Policy* (for local currency products)

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

**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.*