

Deposit Rate Sheet
Effective from 1st August, 2025

SL	Name of Products		Existing Rate		
1	Shimanto Shanchay		2.00%		
2	BGB Payroll Account		3.00%		
3	SMBL Staff Salary Account		2.00%		
4	SMBL Payroll Account (for BGB School)		2.00%		
5	BGB School PF Account		2.50%		
6	BGB School Gratuity Account		2.50%		
7	SMBL Payroll Account		2.00%		
8	SMBL Payroll Sapphire		3.00%		
9	SMBL Payroll Platinum		3.00%		
10	SMBL Payroll Gold		3.00%		
11	Shimanto Student Account		4.00%		
12	RFCD Account (FCY)		6.85%		
13	SMBL RFCD Account (GBP)		6.85%		
14	SMBL RFCD Account (EUR)		6.85%		
15	Current Account		0.00%		
16	SMBL PRIVATE FOREIGN CURRENCY ACCOUNT		0.00%		
17	SMBL ERQ ACCOUNT (USD)		0.00%		
18	SMBL ERQ ACCOUNT (EURO)		0.00%		
19	QR Merchant Shadow Account		0.00%		
20	SHOINIK BHABISHWAT (Double Benefit for BGB)		11.00%	6 years 8 Months	
21	Double Benefit for Others		11.00%	6 years 8 Months	
22	SMBL SHOPNO		4.00%		
23	Shimanto DPS		10.00%		
24	SMBL SUPREME SAVERS ACCOUNT		3.00%		
25	BGB DPS		10.00%		
26	SMBL Student DPS		10.00%		
27	Connect DPS		10.00%		
28	SMBL Millionaire		10.00%		
29	SMBL Multi Millionaire		10.00%		
30	SMBL KOTIPOTI SCHEME		10.00%		
31	SMBL SHORT PERIOD DEPOSIT SCHEME		10.00%		
32	SMBL NARI MONEY SAVERS		10.50%		
33	Current Account (Individual)		0.00%		
34	Current Account (SME)		0.00%		
35	Current Account (Corporate)		0.00%		
36	SMBL SND Account (SME)		1 Lac and above		2.00%
37	SMBL SND Account (Corporate)		1 Lac and above		2.00%
38	SND Special		10 Lac to below 50 Crore		2.00% to 5.00%
40	Asthai Obsor		11.00%	BDT 916 Per Month Per Lac	
41	Monthly Benefit FDR		11.00%	BDT 916 Per Month Per Lac	
42	Fixed Deposit		Retail	SME	Corporate
43	Fixed Deposit – 1 Month		2.50%	3.00%	3.00%
44	Fixed Deposit – 3 Month		Below 50 lacs	6.50%	5.50%
			50 lacs to below 1.0 Crore	6.75%	5.75%
			1.0 cr and above	7.00%	6.00%
45	Connect Fixed Deposit/Term Deposit-3 Month		Any Amount	9.00%	
46	Special Fixed Deposit - 89 Days		Below 50 lacs	8.00%	8.00%
			50 lacs to below 1.0 Crore	9.00%	9.00%
			1.0 cr and above	9.50%	9.50%
47	Fixed Deposit – 6 Month		Less than BDT 1.00Cr.	7.00%	5.50%
			BDT 1.00Cr.< BDT 5.00Cr.	7.25%	7.00%
			BDT 5.00 Cr. and Above	7.50%	7.25%
	Connect Fixed Deposit/Term Deposit-6 Month		Any Amount	9.00%	
48	Special Fixed Deposit - 182 Days		Below 50 lacs	8.50%	8.50%
			50 lacs to below 1.0 Crore	9.00%	9.00%
			BDT 1.00Cr.< BDT 5.00Cr.	9.50%	9.50%
			BDT 5.00 Cr. and Above	10.00%	10.00%
49	Fixed Deposit – 1 Year		Less than BDT 1.00Cr.	7.50%	6.00%
			BDT 1.00Cr.< BDT 5.00Cr.	7.50%	7.25%
			BDT 5.00 Cr. and Above	7.75%	7.50%
	Connect Fixed Deposit/Term Deposit-12 Month		Any Amount	9.50%	
50	Special Fixed Deposit - 360 Days		Less than BDT 1.00Cr.	9.50%	9.50%
			BDT 1.00Cr.< BDT 5.00Cr.	10.00%	10.00%
			BDT 5.00 Cr. and Above	10.50%	10.50%
51	Fixed Deposit – 2 Year		Less than BDT 1.00Cr.	8.50%	8.50%
			BDT 1.00Cr.< BDT 5.00Cr.	8.75%	8.75%
			BDT 5.00 Cr. and Above	9.00%	9.00%
	Connect Fixed Deposit/Term Deposit-24 Month		Any Amount	8.50%	
52	Fixed Deposit – 3 Year		Less than BDT 1.00Cr.	7.50%	7.50%
			BDT 1.00Cr.< BDT 5.00Cr.	8.00%	8.00%
			BDT 5.00 Cr. and Above	8.00%	8.00%
	Connect Fixed Deposit/Term Deposit-36 Month		Any Amount	8.25%	

Note:

1. Changed DPS rate is applicable for new customer only
2. Deposit Rate will be applicable for any amount of New and Renewal Deposit.
3. RFCD account interest rate will be payable on the deposits maintained for minimum one month.