

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 Double Money Deposit (Corporate)	11.00%	6 years 8 Months	
23	SMBL SHOPNO	4.00%		
24	Shimanto DPS	10.00%		
25	SMBL SUPREME SAVERS ACCOUNT	3.00%		
26	BGB DPS	10.00%		
27	SMBL Student DPS	10.00%		
28	Connect DPS	10.00%		
29	SMBL Millionaire	10.00%		
30	SMBL Multi Millionaire	10.00%		
31	SMBL KOTIPOTI SCHEME	10.00%		
32	SMBL SHORT PERIOD DEPOSIT SCHEME	10.00%		
33	SMBL NARI MONEY SAVERS	10.50%		
34	Current Account (Individual)	0.00%		
35	Current Account (SME)	0.00%		
36	Current Account (Corporate)	0.00%		
37	Nari Shonchoy	Below 1 crore		3.00%
		1 crore and above		4.00%
38	SMBL SND Account (SME)	1 Lac and above		2.00%
39	SMBL SND Account (Corporate)	1 Lac and above		2.00%
40	SND Special	10 Lac to below 50 Crore		2.00% to 5.00%
42	Asthai Obsor	11.00%	BDT 916 Per Month Per Lac	
43	Monthly Benefit FDR	11.00%	BDT 916 Per Month Per Lac	
44	Fixed Deposit	Retail	SME	Corporate
45	Fixed Deposit – 1 Month	2.50%	3.00%	3.00%
46	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%
47	Connect Fixed Deposit/Term Deposit-3 Month	Any Amount	9.00%	
48	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%
49	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%	
50	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%
51	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%	
52	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%
53	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%	
54	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.