



	Deposit Rate Sheet			
	Effective from 16th August,2026			
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)	10.67%	6 years 10 Months	
21	Double Benefit for Others	10.41%	7 years	
22	SMBL Double Money Deposit (Corporate)	10.41%	7 years	
23	SMBL SHOPNO	4.00%		
24	Shimanto DPS	10.00%		
25	SMBL SUPREME SAVERS ACCOUNT			
	Tk 100,000 – Tk 10,00,000	3.50%		
	Tk 10,00,001 – Tk 25,00,000	5.00%		
	Tk 25,00,001 – Tk 50,00,000	5.50%		
	Tk 50,00,001 – Tk 1,00,00,000	5.75%		
	Tk 1,00,00,001 – Above	6.00%		
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%		
	SMBL INTEREST PLUS CURRENT ACCOUNT	2.00%		
37	Nari Shonchoy	Below 1 crore		3.00%
		1 core 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			
		a) Below Tk. 1.00 crore		2.00%
		b) Tk.1.00 crore and above but below Tk. 25.00 crore		3.00%
		c) Tk.50.00 crore and above but below Tk. 100.00 crore		5.00%
		d) Tk.100.00 crore and above		6.00%
41	Asthai Obsor		10.75%	BDT 895.83 Per Month Per Lac
42	Monthly Benefit FDR		10.75%	BDT 895.83 Per Month Per Lac
43	Fixed Deposit		Retail	SME Corporate
44	Fixed Deposit – 1 Month			
		Upto 1 crore	4.00%	4.00% 6.00%
		1.0 cr and above	4.50%	4.50% 6.50%
45	Fixed Deposit – 3 Month	Upto 1 crore	8.50%	8.50% 8.50%
		1.0 cr and above	9.00%	9.00% 9.00%
46	Connect Fixed Deposit/Term Deposit-3 Month	Any Amount	9.00%	
47	Special Fixed Deposit - 89 Days	Upto 1 crore	9.00%	9.00% 9.00%
		1.0 cr and above	9.50%	10.00% 10.50%
48	Fixed Deposit – 6 Month	Upto 1 crore	9.00%	
		1.0 cr to 5.0 cr	10.00%	
		5.0 cr. and above	10.25%	10.50% 10.50%
	Connect Fixed Deposit/Term Deposit-6 Month	Any Amount	9.00%	
49	Special Fixed Deposit - 182 Days	Upto 1 crore	9.25%	
		1.0 cr to 5.0 cr	10.00%	
		5.0 cr. and above	10.25%	10.50% 10.50%
50	Fixed Deposit – 1 Year	Upto 1 crore	9.75%	
		1.0 cr and above	10.00%	
	Connect Fixed Deposit/Term Deposit-12 Month	Any Amount	10.00%	
51	Special Fixed Deposit - 360 Days	Upto 1 crore	10.25%	
		1.0 cr and above	10.50%	
52	Fixed Deposit – 2, 3 Year	Any Amount	8.00%	8.00% 8.00%
		Connect Fixed Deposit/Term Deposit-24 Month	Any Amount	8.50%
53	Connect Fixed Deposit/Term Deposit-36 Month	Any Amount	8.50%	
Note:				
	1.For a 3-month Customer Deposit (FD), if the aggregate deposit of any customer exceeds BDT 10.00 crore, the interest rate will be set at 10.25% p.a.			
	2.The revised Deposit Rate will be applicable for any amount of New and Renewal Deposit.			