

Deposit Rate Sheet

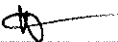
Date: March 31, 2024

CZB/HO/TFO/2024/03

Effective Date: April 01, 2024

Interest Rate on Deposits (%)

Type of Deposit	Interest Rate	
	Existing	
A) Current Deposit	0.00%	
A.1) Citizens চলতি প্লাস	1.00%	
A.2) Citizens ইকুইটি বিল্ড আপ	1.00%	
B) Savings Deposit	5.00%	
B.1) SME Deposit		
B.1.1) Citizens কমিউনিটি সেভিংস	3.00%	
B.2) Retail Deposit		
B.2.1) CITIZENS নিরাপদ অর্জন	6.25%	
B.2.2) CITIZENS নবীন	5.75%	
B.2.3) CITIZENS স্কুল সেভার্স	5.75%	
B.2.4) CITIZENS প্রবাসী সঞ্চয়	5.50%	
B.2.5) CITIZENS স্বাস্থ্য সুরক্ষা	5.50%	
B.2.6) CITIZENS আরএমজি সেভার্স	5.75%	
B.2.7) CITIZENS জয়িতা	6.00%	
B.2.8) SAVINGS PAYROLL ACCOUNT	7.00%	
C) Special Notice Deposit (SND)		
Below Tk. 1.00 Crore	2.75%	
Tk. 1.00 Crore to below Tk. 10.00 Crore	3.00%	
Tk. 10.00 Crore to below Tk. 25.00 Crore	4.00%	
Tk. 25.00 Crore to below Tk. 50.00 Crore	4.00%	
Tk. 50.00 Crore and above	5.00%	
D) Fixed Deposit		
D.1) FDR 1 Month	9.25%	
FDR for individual plus provident fund for officers/employees of various govt./non-govt. organizations and funds created for retirement benefit		
D.2.1) FDR 3 Months / Citizens মেয়াদী (SME Deposit)	10.00%	
D.2.2) FDR 6 Months / Citizens মেয়াদী (SME Deposit)	10.50%	
D.2.3) FDR 1 Year & above / Citizens মেয়াদী (SME Deposit)	Below Tk. 10 crore	10.75%
	Tk. 10 crore & above	11.25%
FDR for other than individual plus provident fund for officers/employees of various govt./non-govt. organizations and funds created for retirement benefit		
D.3.1) FDR 3 Months / Citizens মেয়াদী	10.00%	
D.3.2) FDR 6 Months / Citizens মেয়াদী	10.50%	
D.3.3) FDR 1 Year & above / Citizens মেয়াদী	Below Tk. 10 crore	10.75%
	Tk. 10 crore & above	11.25%
E) Scheme Deposit(s)		
E.1) Double Benefit Scheme: (Tenor 8 years 8 months)/ Suspended until further notice	8.05%	
E.2) CITIZENS মাসিক আয় সংস্থান (Benefit per Month per Lac and its multiples)		
1 year	10.80%	Tk. 900.00
3 years	10.80%	Tk. 900.00
5 years	11.40%	Tk. 950.00
7 years	11.40%	Tk. 950.00
10 years	11.40%	Tk. 950.00





E.3) Deposit Pension Scheme (DPS): (CITIZENS আর্থিক উৎকর্ষতা / Citizens এস এম ই ডিপিএস)

Monthly Installment (Tk.)*	Matured Amount (Tk.)* (before tax and excise duty)			
	03 Years	05 Years	07 Years	10 Years
500	21,065.00	40,123.00	64,053.00	112,772.00
1000	42,130.00	80,246.00	128,106.00	225,544.00
2000	84,260.00	160,492.00	256,212.00	451,088.00
3000	126,390.00	240,738.00	384,318.00	676,632.00
5000	210,650.00	401,230.00	640,530.00	1,127,720.00
7000	294,910.00	561,722.00	896,742.00	1,578,808.00
10000	421,300.00	802,460.00	1,281,060.00	2,255,440.00
15000	631,950.00	1,203,690.00	1,921,590.00	3,383,160.00
20000	842,600.00	1,604,920.00	2,562,120.00	4,510,880.00
25000	1,053,250.00	2,006,150.00	3,202,650.00	5,638,600.00
Rate (p.a)	10.00%	11.00%	11.25%	11.50%

*The above tenor & amount is fixed.

E.4) CITIZENS মিলেওনিয়ার:

Particulars	Matured Amount (Tk. 10,00,000) (before tax and excise duty)				
	3 Years	5 Years	7 Years	10 Years	12 Years
Tenor	3 Years	5 Years	7 Years	10 Years	12 Years
Monthly Installment Tk.	23,740/-	12,720/-	8,045/-	4,567/-	3,104/-
Rate (p.a)	10.00%	10.25%	10.50%	11.00%	12.00%

Note:

- Bank deposit may be procured and promoted only through Treasury & Market Risk Division, Head Office.
- All rates of deposit products excluding tax, excise duty and other charges (if applicable).

Md. Atikur Rahman
AVP & Head
Treasury & Market Risk (Front)
Member Secretary, ALCO

Mohammad Masoom
Managing Director & CEO
Chairman, ALCO