

**Deposit Rate Sheet**

**Date: September 5, 2024**

**CZB/HO/TFO/2024/06**

**Effective Date: September 8, 2024**

**Interest Rate on Deposits (%)**

Type of Deposit	Interest Rate	
	Existing	
<b>A) Current Deposit</b>	0.00%	
A.1) Citizens চলতি প্লাস	1.00%	
A.2) Citizens ইকুইটি বন্ড আপ	1.00%	
	Existing	Revised
<b>B) Savings Deposit</b>	5.00%	4.00%
<b>B.1) SME Deposit</b>		
B.1.1) Citizens কমিউনিটি সেভিংস	3.00%	
<b>B.2) Retail Deposit</b>		
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%	
<b>C) Special Notice Deposit (SND)</b>		
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%	
<b>D) Fixed Deposit</b>	Existing	Revised
<b>D.1) FDR 1 Month</b>	9.25%	10.00%
FDR for individual plus provident fund for officers/employees of various govt./non-govt. organizations and funds created for retirement benefit		
	Existing	Revised
<b>D.2.1) FDR 3 Months / Citizens মেয়াদী (SME Deposit)</b>	10.50%	11.00%
<b>D.2.2) FDR 6 Months / Citizens মেয়াদী (SME Deposit)</b>	10.75%	11.50%
<b>D.2.3) FDR 1 Year &amp; above / Citizens মেয়াদী (SME Deposit)</b>	11.50%	12.00%
FDR for other than individual plus provident fund for officers/employees of various govt./non-govt. organizations and funds created for retirement benefit		
	Existing	Revised
<b>D.3.1) FDR 3 Months / Citizens মেয়াদী</b>	10.50%	11.00%
<b>D.3.2) FDR 6 Months / Citizens মেয়াদী</b>	10.75%	11.50%
<b>D.3.3) FDR 1 Year &amp; above / Citizens মেয়াদী</b>	11.50%	12.00%
<b>E) Scheme Deposit(s)</b>		
E.1) Double Benefit Scheme: Tenor 5 years 11 months	12.45%	
<b>E.2) CITIZENS মাসিক আয় সংস্থান (Benefit per Month per Lac and its multiples)</b>	(Revised)	
1 year	12.00%	Tk. 1000.00
3 years	12.00%	Tk. 1000.00
5 years	Abolished as per PPG	
7 years		
10 years		

**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:**

- The Managing Director has got the discretionary authority to offer rate beyond the prescribed rate depending upon overall liquidity base & size/quality of the specific deposit for ensuring better tradeoff between liquidity and profitability.
- 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