



**AB BANK LIMITED**  
Treasury Division

**Treasury Circular No. 01/2021**

**Date: January 14, 2021**

**To:**

1. The President & Managing Director's Secretariat, ABBL, Head Office
2. The Additional Managing Director, ABBL, Head Office
3. Deputy Managing Directors, ABBL Head Office
4. Company Secretary
5. The Divisional/Departmental Heads, ABBL, Head office, Dhaka
6. All Branch Heads, ABBL

**Interest Rate on Deposit w.e.f. January 18, 2021**

<b>Products</b>	<b>Interest Rate</b>
<b>Savings Deposit</b>	3.25%
<b>Max Saver</b>	
Less than 50,000.00	0.00%
Tk. 50,000.00 to less than Tk. 5,00,000.00	2.00%
Tk. 5,00,000.00 to less than Tk. 15,00,000.00	2.50%
Tk. 15,00,000.00 to less than Tk. 30,00,000.00	3.00%
Tk. 30,00,000.00 to less than Tk. 50,00,000.00	3.50%
Tk. 50,00,000.00 & above	4.00%
<b>AB HEIGHT</b>	
Tk. 1,00,000.00 & above	5.00%
<b>Smart Saver</b>	
Less than 5,000.00	0.00%
Tk. 5,000.00 to less than Tk. 2,50,000.00	1.00%
Tk. 2,50,000.00 to less than Tk. 5,00,000.00	1.50%
Tk. 5,00,000.00 to less than Tk. 15,00,000.00	2.50%
Tk. 15,00,000.00 to less than Tk. 25,00,000.00	3.50%
Tk. 25,00,000.00 & above	4.00%
<b>Student Account</b>	4.00%
<b>Shampurna</b>	4.50%
<b>FSP (Family Savings Plan)</b>	4.50%
<b>Payroll Management</b>	3.50%
<b>SND (Special Notice Deposit)</b>	
Less than 1,00,00,000	1.00%
1,00,00,000 to Less than 25,00,00,000	1.75%
25,00,00,000 to Less than 50,00,00,000	2.75%
50,00,00,000 to Less than 100,00,00,000	3.25%
100,00,00,000 to Less than 500,00,00,000	3.50%
500,00,00,000 and above	4.00%
<b>SME DEPOSIT- Progati</b>	
Less than Tk 24,999	Nil
Tk. 25,000 to Tk. 4,99,999	1.50%
Tk. 5,00,000 to Tk. 9,99,999	2.50%
Tk. 10,00,000 and above	3.50%
<b>Security Deposit Receipts(SDR)</b>	3.00%
<b>AB নিশ্চিত ( As per PPG)</b>	5.50%

<b>NFCD</b>	Rate as per Daily FX rate
<b>FC &amp; RFCD</b> (Minimum balance USD 1000 or GBP 500 or its equivalent for other currency & minimum tenor one month)	Rate as per Daily FX rate
<b>Fixed Deposit (Time Deposits)</b>	
<b>1 (One) Month:</b>	
Any amount	3.00%
<b>3 (Three) Months:</b>	
Any amount	5.25%
<b>6 (Six) Months:</b>	
Any amount	5.50%
<b>1 (One) Year:</b>	
Any amount	6.00%
<b>2 (Two) Years</b>	
Any amount	6.00%



**AB BANK LIMITED**  
**Treasury Division**

**Treasury Circular No. 02/2021**

**Date: January 14, 2021**

**To:**

1. The President & Managing Director's Secretariat, ABBL, Head Office
2. The Additional Managing Director, ABBL, Head Office
3. Deputy Managing Director's, ABBL Head Office
4. Company Secretary
5. The Divisional/Departmental Heads, ABBL, Head office, Dhaka
6. All Branch Heads, ABBL

**Interest Rate on Profit First w.e.f. January 18, 2021**

<b>Tenure</b>	<b>Interest Rate</b>
<b>3 (Three) Months:</b>	4.75%
<b>6 (Six) Months:</b>	5.00%
<b>1 (One) Year:</b>	5.00%

**Note: Branches must follow the Product Profile Guidelines (PPG) while opening "Profit First"**