



CIRCULAR NO: BGCB/HO/TREASURY/2023/05

Date: November 30, 2023

Deputy Managing Director
All Divisional Heads
All Branch & Sub-Branch Managers
Bengal Commercial Bank Limited

Dear Sir(s),

Subject: Revised Interest Rate of Deposit Products of Bengal Commercial Bank Ltd.

Asset-Liability Management Committee (ALCO) of our Bank on its 34th Meeting held on 29 November, 2023 decided to revise interest rate of different deposits products. The revised rate of interest to be **effective from 03 December, 2023** until further notification:

1. Savings Deposit

Nature of Savings Deposit	Rate of Interest (p.a)
Bengal General Savings Account	2.50%
Bengal Supreme Savings Account	3.25%
Bengal Evergreen Savings Account	3.00%
Bengal School Savings Account	2.50%
Bengal Pay-roll Account	2.50%
Bengal Prothoma Savings Account	2.75%
Bengal Wage Earners (RMG) Savings Account	2.50%
Bengal Probashi Savings Account	2.75%
Bengal Nobanno Account	2.50%
Bengal Freelancer Account	2.50%
Bengal Prottasha Savings Account	2.50%

2. Bengal Universal Account

Amount	Rate
Up to Tk. 10,000	0.00%
Tk. 10,001 to Tk. 3,00,000	4.25%
Tk. 3,00,001 to Tk. 10,00,000	5.00%
Tk. 10,00,001 to Tk.20,00,000	5.25%
Tk. 20,00,001 to Tk.50,00,000	5.50%
Above Tk. 50,00,000	5.75%

3. Short Notice Deposit (SND)

Amount Slabs	Rate of Interest (p.a)
Below Tk. 1 crore	2.50%
From Tk. 1 crore to below 25 crore	2.50%
From Tk. 25 crore to below 50 crore	2.50%
From Tk. 50 crore to below 100 crore	2.75%
Tk. 100 crore & above	3.00%



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4. Bengal Fixed Deposit (FD) [Rate for individual deposits & deposit of government/ non-government organization's provident fund and fund of retirement benefits]

Tenure	Rate of Interest (p.a)		
	Amount below Tk. 50,00,000.00	Amount from 50,00,000.00 to below 1,00,00,000.00	Amount from 1,00,00,000.00 and Above
01 Month	5.00%	5.00%	5.00%
03 Months	7.25%	7.25%	7.50%
100 Days	7.25%	7.25%	7.50%
06 Months	7.25%	7.25%	7.50%
200 Days	7.25%	7.75%	7.75%
1 Year	7.25%	7.75%	8.00%
400 Days	7.25%	7.75%	8.00%
2 Years	8.00%	8.50%	8.75%
3 Years	8.00%	8.50%	8.75%

5. Bengal Fixed Deposit (FD) [Rates for Corporates]

Tenure	Rate of Interest (p.a)		
	Amount below Tk. 50,00,000.00	Amount from 50,00,000.00 to below 1,00,00,000.00	Amount from 1,00,00,000.00 and Above
01 Month	5.00%	5.00%	5.00%
03 Months	7.25%	7.25%	7.50%
100 Days	7.25%	7.25%	7.50%
06 Months	7.25%	7.25%	7.50%
200 Days	7.25%	7.75%	7.75%
1 Year	7.25%	7.75%	8.00%
400 Days	7.25%	7.75%	8.00%
2 Years	8.00%	8.50%	8.75%
3 Years	8.00%	8.50%	8.75%

6. Bengal Advance Earning Fixed Deposit

Tenure	Nominal Rate (p.a)	Effective Rate (p.a)
FD for 01 year	6.75%	6.96%
FD for 02 years	6.75%	6.96%
FD for 03 years	6.75%	6.96%

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7. Bengal Monthly Earning Fixed Deposit

Tenure	Nominal Rate (p.a)	Effective Rate (p.a)	Monthly Earning Per Lac Tk. (before tax and excise duty)
FD for 1 Year	7.80%	8.08%	650
FD for 2 Years	7.80%	8.08%	650
FD for 3 Years	7.80%	8.08%	650
FD for 4 Years	7.80%	8.08%	650
FD for 5 Years	7.80%	8.08%	650

8. Bengal Double Benefit Fixed Deposit

Double Benefit in Years/ Months	Effective Rate (p.a.)
8.33 Years (100 Months)	8.68%

9. Bengal Deposit Pension Scheme (DPS)

Monthly Installment (Tk.)	Matured Amount (Tk.)					
	(before tax and excise duty)					
	01 Years	02 Years	03 Years	05 Years	07 Years	10 Years
500.00	6,251.88	12,988.27	20,322.46	36,724.92	56,865.94	93,108.79
1,000.00	12,503.75	25,976.54	40,644.93	73,449.84	113,731.89	186,217.58
1,500.00	18,755.63	38,964.81	60,967.39	110,174.77	170,597.83	279,326.38
2,000.00	25,007.50	51,953.08	81,289.86	146,899.69	227,463.78	372,435.17
3,000.00	37,511.25	77,929.62	121,934.78	220,349.53	341,195.67	558,652.75
5,000.00	62,518.75	129,882.70	203,224.64	367,249.22	568,659.44	931,087.92
10,000.00	125,037.50	259,765.41	406,449.28	734,498.44	1,137,318.89	1,862,175.84
15,000.00	187,556.25	389,648.11	609,673.92	1,101,747.66	1,705,978.33	2,793,263.76
20,000.00	250,075.00	519,530.81	812,898.56	1,468,996.88	2,274,637.78	3,724,351.68
25,000.00	312,593.75	649,413.52	1,016,123.20	1,836,246.10	2,843,297.22	4,655,439.60
30,000.00	375,112.50	779,296.22	1,219,347.84	2,203,495.32	3,411,956.67	5,586,527.53
40,000.00	500,150.00	1,039,061.63	1,625,797.12	2,937,993.76	4,549,275.56	7,448,703.37
50,000.00	625,187.50	1,298,827.03	2,032,246.40	3,672,492.20	5,686,594.45	9,310,879.21
60,000.00	750,225.00	1,558,592.44	2,438,695.68	4,406,990.64	6,823,913.33	11,173,055.05
70,000.00	875,262.50	1,818,357.84	2,845,144.96	5,141,489.08	7,961,232.22	13,035,230.89
80,000.00	1,000,300.00	2,078,123.25	3,251,594.24	5,875,987.52	9,098,551.11	14,897,406.73
90,000.00	1,125,337.50	2,337,888.66	3,658,043.52	6,610,485.96	10,235,870.00	16,759,582.58
100,000.00	1,250,375.00	2,597,654.06	4,064,492.80	7,344,984.40	11,373,188.89	18,621,758.42
Nominal Rate (p.a)	7.75%	7.75%	8.00%	8.00%	8.50%	8.50%
Effective Rate (p.a)	8.03%	8.03%	8.30%	8.30%	8.84%	8.84%



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10. Bengal Prothoma Deposit Pension Scheme (Prothoma DPS)

Monthly Installment (Tk.)	Matured Amount (Tk.)					
	(before tax and excise duty)					
	01 Years	02 Years	03 Years	05 Years	07 Years	10 Years
500.00	6,256.75	13,007.78	20,368.00	36,863.61	57,172.32	93,849.19
1,000.00	12,513.50	26,015.57	40,736.00	73,727.22	114,344.63	187,698.38
1,500.00	18,770.25	39,023.35	61,104.00	110,590.83	171,516.95	281,547.57
2,000.00	25,027.00	52,031.13	81,472.00	147,454.44	228,689.26	375,396.76
3,000.00	37,540.50	78,046.70	122,208.00	221,181.66	343,033.89	563,095.14
5,000.00	62,567.50	130,077.83	203,680.00	368,636.10	571,723.15	938,491.90
10,000.00	125,135.00	260,155.67	407,360.00	737,272.21	1,143,446.30	1,876,983.80
15,000.00	187,702.50	390,233.50	611,039.99	1,105,908.31	1,715,169.45	2,815,475.70
20,000.00	250,270.00	520,311.33	814,719.99	1,474,544.42	2,286,892.60	3,753,967.60
25,000.00	312,837.50	650,389.16	1,018,399.99	1,843,180.52	2,858,615.75	4,692,459.50
30,000.00	375,405.00	780,467.00	1,222,079.99	2,211,816.63	3,430,338.90	5,630,951.41
40,000.00	500,540.00	1,040,622.66	1,629,439.98	2,949,088.83	4,573,785.20	7,507,935.21
50,000.00	625,675.00	1,300,778.33	2,036,799.98	3,686,361.04	5,717,231.50	9,384,919.01
60,000.00	750,810.00	1,560,933.99	2,444,159.98	4,423,633.25	6,860,677.80	11,261,902.81
70,000.00	875,945.00	1,821,089.66	2,851,519.97	5,160,905.46	8,004,124.11	13,138,886.61
80,000.00	1,001,080.00	2,081,245.32	3,258,879.97	5,898,177.67	9,147,570.41	15,015,870.42
90,000.00	1,126,215.00	2,341,400.99	3,666,239.96	6,635,449.88	10,291,016.71	16,892,854.22
100,000.00	1,251,350.00	2,601,556.65	4,073,599.96	7,372,722.09	11,434,463.01	18,769,838.02
Nominal Rate (p.a)	7.90%	7.90%	8.15%	8.15%	8.65%	8.65%
Effective Rate (p.a)	8.19%	8.19%	8.46%	8.46%	9.00%	9.00%

11. Bengal Lakhpoti Deposit Scheme

Matured Amount 1 Lac Tk.	Monthly Installment (Tk.)	Nominal Rate (p.a)	Effective Rate (p.a)
in 03 Years	2,470.00	7.5000%	7.76%
in 04 Years	1,775.00	7.6800%	7.96%
in 05 Years	1,350.00	8.0600%	8.36%
in 06 Years	1,075.00	8.1400%	8.45%

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12. Bengal Millionaire Deposit Scheme

Matured Amount 1 Million Tk.	Monthly Installment (Tk.)	Nominal Rate (p.a)	Effective Rate (p.a)
in 03 Years	24700	7.5050%	7.77%
in 05 Years	13600	7.7800%	8.06%
in 07 Years	8850	8.0300%	8.33%
in 10 Years	5400	8.1000%	8.41%

13. Bengal Advance Millionaire Deposit

(a) Advance Deposit Tk. 1,00,000.00

Matured Amount 1 Million Tk.	Monthly Installment (Tk.)	Nominal Rate (p.a)	Effective Rate (p.a)
in 03 Years	21600	7.5250%	7.79%
in 05 Years	11600	7.7700%	8.05%
in 07 Years	7300	8.0320%	8.33%
in 10 Years	4225	8.0000%	8.30%

(b) Advance Deposit Tk. 2,00,000.00

Matured Amount 1 Million Tk.	Monthly Installment (Tk.)	Nominal Rate (p.a)	Effective Rate (p.a)
in 03 Years	18,500.00	7.5400%	7.81%
in 05 Years	9,600.00	7.7620%	8.04%
in 07 Years	5,750.00	8.0320%	8.33%
in 10 Years	3,000.00	8.0480%	8.35%

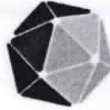
14. Bengal Kotipoti Deposit Scheme

Matured Amount 01 Crore Tk.	Monthly Installment (Tk.)	Nominal Rate (p.a)	Effective Rate (p.a)
in 07 Years	89,000.00	8.0585%	8.36%
in 10 Years	55,000.00	7.8890%	8.18%
in 15 Years	29,000.00	7.9605%	8.26%
in 17 Years	23,000.00	8.0670%	8.37%

15. Interest Rates of NFCD/RFCD Account

Currency	Rate of Interest (p.a.)			
	1 Month	03 Months	06 Months	12 Months
USD	2.00%	2.00%	2.50%	2.50%
EUR	1.00%	1.00%	1.00%	1.00%
GBP	2.00%	2.00%	2.50%	2.50%

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16. Interest Rate of General Account


Particulars	Rate of Interest (p.a.)
Lending to Head office	9.75%
Borrowing from Head office	9.75%


Note:

- (i) Deposit of Bank and NBFIs may be procured and promoted only through Treasury Division, Head Office.
- (ii) All rates of deposit products are before tax, excise duty and other charges (if any).

Please bring the contents of this circular to the notice of all concerned.

Yours faithfully,


Liton Chandra Bir
Assistant Vice President


MD. RAFIUZZAMAN
VP & HEAD OF TREASURY


TARIK MORSHED
MANAGING DIRECTOR & CEO