



Bengal Commercial Bank PLC

Treasury Division

Head Office, Dhaka

CIRCULAR NO: BGCB/HO/TREASURY/ISLAMIC/2025/06

Date: October 28, 2025

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

Dear Sir(s),

Subject: Revised provisional profit rate of different deposits products of Bengal Commercial Bank PLC.

Asset-Liability Management Committee (ALCO) of our Bank on its 57th meeting held on October 27, 2025 decided to provisional profit rate of different deposits products. The revised rate of profit to be **effective from November 01, 2025** until further notification:

1. Bengal Mudaraba Savings Deposit

Nature of Savings Deposit	Provisional Rate of Profit (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%

2. Bengal Mudaraba Universal Account

Amount	Provisional Rate of Profit (p.a)
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%
Tk. 50,00,001 to Tk. 1,00,00,000	5.75%
Tk. 1,00,00,001 to Tk. 5,00,00,000	6.25%
Above Tk. 5,00,00,000	6.75%

3. Bengal Mudaraba Short Notice Deposit (SND)

Amount Slabs	Provisional Rate of Profit (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 Mudaraba Term Deposit Account [Provisional profit rate for individual deposits & deposit of government/ non-government organization's provident fund and fund of retirement benefits]

Tenure	Provisional Profit Rate (p.a)			
	Below Tk. 10 Lac	Tk. 10 Lac to below Tk. 50 Lac	Tk. 50 Lac to below Tk. 1 Crore	Tk. 01 Crore & Above
01 Month	6.00%	6.00%	6.00%	6.00%
03 Months	10.50%	10.50%	10.50%	11.00%
100 Days	10.50%	10.50%	10.50%	11.00%
06 Months	10.50%	10.50%	10.50%	11.00%
200 Days	10.50%	10.50%	10.50%	11.00%
1 Year	10.50%	10.50%	10.50%	11.00%
400 Days	10.50%	10.50%	10.50%	11.00%
2 Years	10.50%	10.50%	10.50%	11.00%
3 Years	10.50%	10.50%	10.50%	11.00%

5. Bengal Mudaraba Term Deposit Account [Provisional profit rate for corporates]

Tenure	Provisional Profit Rate (p.a)			
	Below Tk. 10 Lac	Tk. 10 Lac to below Tk. 50 Lac	Tk. 50 Lac to below Tk. 1 Crore	Tk. 01 Crore & Above
01 Month	6.00%	6.00%	6.00%	6.00%
03 Months	10.00%	10.25%	10.50%	11.00%
100 Days	10.00%	10.25%	10.50%	11.00%
06 Months	10.00%	10.25%	10.50%	11.00%
200 Days	10.00%	10.25%	10.50%	11.00%
1 Year	10.00%	10.25%	10.50%	11.00%
400 Days	10.00%	10.25%	10.50%	11.00%
2 Years	10.00%	10.25%	10.50%	11.00%
3 Years	10.00%	10.25%	10.50%	11.00%

6. Bengal Mudaraba Advance Earning Term Deposit Account

Tenure	Provisional Rate of Profit (p.a)	
	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%

7. Bengal Mudaraba Monthly Earning Term Deposit Account

Tenure	Provisional Rate of Profit (p.a)		
	Nominal Rate (p.a)	Effective Rate (p.a)	Monthly Earning Per Lac Tk. (before tax and excise duty)
FD for 1 Year	12.00%	12.68%	1,000
FD for 2 Years	12.00%	12.68%	1,000
FD for 3 Years	12.00%	12.68%	1,000
FD for 4 Years	12.00%	12.68%	1,000
FD for 5 Years	12.00%	12.68%	1,000

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8. Bengal Mudaraba 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	6,341.25	13,348.33	21,169.17	39,346.49	62,197.17	106,310.17
1,000.00	12,682.50	26,696.66	42,338.35	78,692.98	124,394.33	212,620.34
1,500.00	19,023.75	40,044.99	63,507.52	118,039.47	186,591.50	318,930.52
2,000.00	25,365.00	53,393.33	84,676.69	157,385.96	248,788.66	425,240.69
3,000.00	38,047.50	80,089.99	127,015.04	236,078.94	373,182.99	637,861.03
5,000.00	63,412.50	133,483.31	211,691.73	393,464.90	621,971.65	1,063,101.72
10,000.00	126,825.00	266,966.63	423,383.47	786,929.80	1,243,943.30	2,126,203.44
15,000.00	190,237.50	400,449.94	635,075.20	1,180,394.69	1,865,914.96	3,189,305.16
20,000.00	253,650.00	533,933.25	846,766.94	1,573,859.59	2,487,886.61	4,252,406.88
25,000.00	317,062.50	667,416.56	1,058,458.67	1,967,324.49	3,109,858.26	5,315,508.60
30,000.00	380,475.00	800,899.88	1,270,150.40	2,360,789.39	3,731,829.91	6,378,610.32
40,000.00	507,300.00	1,067,866.50	1,693,533.87	3,147,719.18	4,975,773.22	8,504,813.76
50,000.00	634,125.00	1,334,833.13	2,116,917.34	3,934,648.98	6,219,716.52	10,631,017.20
60,000.00	760,950.00	1,601,799.75	2,540,300.81	4,721,578.77	7,463,659.82	12,757,220.64
70,000.00	887,775.00	1,868,766.38	2,963,684.28	5,508,508.57	8,707,603.13	14,883,424.08
80,000.00	1,014,600.00	2,135,733.00	3,387,067.74	6,295,438.36	9,951,546.43	17,009,627.52
90,000.00	1,141,425.00	2,402,699.63	3,810,451.21	7,082,368.16	11,195,489.74	19,135,830.96
100,000.00	1,268,250.00	2,669,666.25	4,233,834.68	7,869,297.95	12,439,433.04	21,262,034.40
Nominal Rate (p.a)	10.50%	10.50%	10.75%	10.75%	11.00%	11.00%
Effective Rate (p.a)	11.02%	11.02%	11.30%	11.30%	11.57%	11.57%

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9. Bengal Mudaraba 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	6,341.25	13,348.33	21,247.40	39,593.25	62,757.39	107,736.02
1,000.00	12,682.50	26,696.66	42,494.80	79,186.49	125,514.78	215,472.05
1,500.00	19,023.75	40,044.99	63,742.20	118,779.74	188,272.17	323,208.07
2,000.00	25,365.00	53,393.33	84,989.60	158,372.99	251,029.56	430,944.09
3,000.00	38,047.50	80,089.99	127,484.40	237,559.48	376,544.34	646,416.14
5,000.00	63,412.50	133,483.31	212,474.01	395,932.47	627,573.90	1,077,360.23
10,000.00	126,825.00	266,966.63	424,948.02	791,864.95	1,255,147.80	2,154,720.46
15,000.00	190,237.50	400,449.94	637,422.02	1,187,797.42	1,882,721.70	3,232,080.69
20,000.00	253,650.00	533,933.25	849,896.03	1,583,729.90	2,510,295.60	4,309,440.92
25,000.00	317,062.50	667,416.56	1,062,370.04	1,979,662.37	3,137,869.50	5,386,801.14
30,000.00	380,475.00	800,899.88	1,274,844.05	2,375,594.85	3,765,443.40	6,464,161.37
40,000.00	507,300.00	1,067,866.50	1,699,792.06	3,167,459.80	5,020,591.20	8,618,881.83
50,000.00	634,125.00	1,334,833.13	2,124,740.08	3,959,324.75	6,275,739.00	10,773,602.29
60,000.00	760,950.00	1,601,799.75	2,549,688.09	4,751,189.70	7,530,886.80	12,928,322.75
70,000.00	887,775.00	1,868,766.38	2,974,636.11	5,543,054.64	8,786,034.60	15,083,043.20
80,000.00	1,014,600.00	2,135,733.00	3,399,584.12	6,334,919.59	10,041,182.40	17,237,763.66
90,000.00	1,141,425.00	2,402,699.63	3,824,532.14	7,126,784.54	11,296,330.20	19,392,484.12
100,000.00	1,268,250.00	2,669,666.25	4,249,480.15	7,918,649.49	12,551,478.00	21,547,204.58
Nominal Rate (p.a)	10.50%	10.50%	11.00%	11.00%	11.25%	11.25%
Effective Rate (p.a)	11.02%	11.02%	11.57%	11.57%	11.85%	11.85%

10. Provisional profit rates of NFCD Account

Currency	Rate of Profit (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%

11. Provisional profit rates of RFCD Account

Currency	Rate of Profit (p.a)	
	Duration	Rate
USD	1 Month	5.00%
EUR		2.00%
GBP		2.50%

12. Bengal Mudaraba Cash Waqf (General) @ 12.00% P.A**13. Bengal Mudaraba Al-Wasiyyah Bil Cash Waqf @ 12.00% P.A**

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14. Provisional profit rate of General Account

Particulars	Provisional Rate of Profit (p.a)
Lending to Head office	12.50%
Borrowing from Head office	12.00%

15. Pre-Matured Encashment clause

Applicable Products	Applicable Rate
➤ Bengal Mudaraba Term Deposits ➤ Bengal Mudaraba Monthly Earning FDR ➤ Bengal Mudaraba Advance Earning Fixed Deposit Account	In case of Pre-matured encashment the Bengal mudaraba General Savings Account Rate will be applicable for the complete month(s) only.

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).