



Bengal Commercial Bank PLC

Treasury Division

Head Office, Dhaka

CIRCULAR NO: BGCB/HO/TREASURY/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 interest rate of different deposits products of Bengal Commercial Bank PLC.

Asset-Liability Management Committee (ALCO) of our Bank on its 57th Meeting held on 27 October, 2025 decided to revise interest rate of different deposits products. The revised rate of interest to be **effective from November 01, 2025** 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	0%

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%
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. 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)			
	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 Fixed Deposit (FD) [Rates for Corporates]

Tenure	Rate of Interest (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 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	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

8. Bengal Double Benefit Fixed Deposit

Double Benefit in Years/ Months	Effective Rate (p.a.)
06 Years & 06 months (78Months)	11.25%

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	6,341.25	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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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	6,341.25	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%

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 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 Rates of RFCD Account

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

17. Interest Rate of General Account

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

18. Pre-Matured Encashment clause

Applicable Products	Applicable Rate
➤ Bengal Fixed Term Deposits ➤ Monthly Earning FDR ➤ Bengal Advance Earning Fixed Deposit Account ➤ Bengal Double Benefit Account	In case of Pre-matured encashment the Bengal 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).