

State Bank of India, Country Office
Interest Rates per annum

Savings Bank (BDT) Account			Fixed/Term Deposits												
Deposit range	Existing	Revised rate	Deposits Slab per depositor	30 days to 89 days			90 days to 179 days			180 days to 364 days			365 days to 3 Years		
				Existing reviewed on 08.02.2024	Last reviewed on	Proposed	Existing reviewed on 08.02.2024	Last reviewed on	Proposed	Existing reviewed on 08.02.2024	Last reviewed on	Proposed	Existing reviewed on 08.02.2024	Last reviewed on	Proposed
upto 1.00 Lac	1.00%	2.00%	P Segment & Individual	Up to Tk.10.00 lacs	5.50%	6.00%	6.50%	7.00%	6.75%	7.25%	6.50%	7.00%			
Above 1.00 Lac	2.00%	3.00%		Above Tk.10.00 lacs - Tk. 1.00 crore	5.75%	6.00%	6.75%	7.25%	7.00%	7.25%	6.75%	7.25%			
				Above Tk.1.00 crore	6.00%	6.00%	6.75%	7.25%	7.10%	7.35%	6.75%	7.25%			
			GF,PF of Govt & Non Govt Officials	Up to Tk.10.00 lacs	5.50%	6.00%	6.50%	7.00%	6.75%	7.25%	6.50%	7.00%			
				Above Tk.10.00 lacs - Tk. 1.00 crore	5.75%	6.00%	6.75%	7.00%	7.00%	7.25%	6.75%	7.25%			
				Above Tk.1.00 crore	6.00%	6.25%	6.75%	7.00%	7.10%	7.35%	6.75%	6.75%			
			NBFI, Insurance	Tk. 10 Crore and Above	4.00%	4.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%			
			GOVT/PSU SECTOR	Tk. 5.00 Crore and Above	5.00%	5.00%	6.00%	6.00%	6.00%	6.00%	5.00%	5.00%			
			MFI	Tk. 10 Crore and Above	0.00%	0.00%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%			
			Club, Chamber, Social Trust, Association	Any Amount	5.50%	6.00%	6.50%	7.00%	6.75%	7.25%	6.50%	7.00%			
			Other than 'P' Segment, GF,PF of Govt & Non Govt Officials and MFI	Upto Tk.1.00 crore	4.00%	4.00%	4.00%	4.50%	4.50%	5.00%	4.50%	5.00%			
				Above Tk. 1.00 crore to below 20.00 crores	4.00%	4.00%	4.00%	4.50%	4.50%	5.00%	4.50%	5.00%			
				Tk. 20.00 crore to below 30.00 crores	4.00%	4.00%	4.00%	4.50%	5.00%	5.50%	5.00%	5.50%			
				Tk. 30.00 crore to below 35.00 crores	5.25%	5.25%	5.25%	6.25%	6.25%	6.75%	6.25%	6.75%			
				Tk. 35.00 crore to below 40.00 crores	5.25%	5.25%	5.25%	6.25%	6.50%	6.75%	6.50%	7.00%			
				Tk. 40.00 crore to below 65.00 crores	4.00%	4.00%	4.00%	4.50%	6.00%	6.50%	6.00%	6.50%			
				Tk. 65.00 crores to below 140 crore	4.00%	4.00%	4.00%	4.50%	6.00%	6.50%	6.00%	6.50%			
				Tk. 140.00 crores and above	NA	4.00%	NA	6.00%	NA	7.00%	NA	7.00%			
			Special Term Deposit (Non Collable)	Tk. 20.00 crores to below 80 crore					NA	8.50%					
			Special Term Deposit (Non Collable)	Tk. 80.00 crores and above					NA	9.00%					
Recurring Deposit			STD/Short Notice Deposits						Double your Deposit Scheme						
Existing Last reviewed on 08.02.2024	Proposed Rate		Deposit Slab per Depositors				Existing Last reviewed on 08.02.2024	Proposed Rates	Existing Last reviewed on 08.02.2024	Proposed Rate					
7.10%	7.35%		a) Below Tk.1.00 crore				1.00%	1.25%	7.10%	7.35%					
		b) Tk.1.00 crore to below 25.00 crore				1.50%	1.75%								
		c) Tk.25.00 crore to above				2.25%	2.50%								
			SPECIAL STD/SND FOR GOVT/PSU. SECTOR												
			d) BDT balance 5.00 Crore to <150.00 crore				4.50%	5.00%							
			e) BDT balance =>150.00 crore				4.50%	5.50%							
			Financial Sector												
			e) Financial Sector BDT balance 10.00 Crore & above				1.10%	1.10%							

The above rates will be effective from 26.05.2024

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Other terms & conditions:

- 1) The rate of interest on term deposits are applicable for entire term period i.e. up to maturity. If any one wants to withdraw interest periodically (monthly/quarterly/half-yearly), the rate of interest on such cases is to be offered at discounted rate so that interest would be paid on periodical basis not exceeding the interest payable on the amount for entire period.
- 2) Existing FDRs will be renewed at the rate of interest prevailing on the date of maturity.
- 3) In case of pre-mature encashment, 1% penalty will be charged on the applicable rate for the completed term. This penalty will not be applicable in case of lodgement of import bills under LCs, payment of liquidation of loans & advances accounts by breaking the same which has been kept with the bank as collateral security.
- 4) In case of 29 days term deposit for prematured encashment interest will be paid at the rate of savings deposit. The penalty will not be applicable for the above cases mentioned in SL No-3
- 5) To decide the interest rate slab, all deposits held in the name of single depositor or in the name of family members of a depositor or in the name of companies belonging to the same group may be considered.
- 5) For Term deposit of more than 3 years maturity ALCO approval will be required.
- 6) For prematurity of Non Collable Term Deposits savings rate will be applicable for all cases. Prematurity before 3 months will get no interest.