



**Bangladesh Bank**  
**Head Office, Motijheel**  
**Dhaka-1000.**

Invest in NRB Bonds,  
Gain yourself and Contribute to the  
Development of the Country.

**THE WAGE-EARNER DEVELOPMENT BOND**

**Bond Type** : Taka Denominated Diaspora Bond Introduced by the People's Republic of Bangladesh

**Bond Denomination** : Any amount upto BDT 01 (One) crore converted against foreign remittance

**Maturity Period** : 05 (Five) years

**Interest Rate** :

Tenure	Interest payable			
	Up to 15.00 Lac	More than 15.00 Lac to 30.00 Lac	More than 30.00 Lac to 50.00 Lac	More than 50.00 Lac
Within 6 (six) months of issuance	No interest			
After 6 (six) months but not later than 12 (twelve) months	8.70%	7.98%	7.25%	6.53%
After 12 (twelve) months but not later than 18 (eighteen) months	9.45%	8.66%	7.88%	7.09%
After 18 (eighteen) months but not later than 24 (twenty four) months	10.20%	9.35%	8.50%	7.65%
After 24 (twenty four) months but less than 60 (sixty) months	11.20%	10.27%	9.33%	8.40%
At maturity [after 5 years]	12.00%	11.00%	10.00%	9.00%

**Profit Calculation** : Simple interest rate is applied

**Maximum Limit** : BDT 1.00 Crore (subject to zero investment in sanchaypatra and post office savings schemes)

**Key Required Documents** :

- NID
- Valid Passport Copy
- Job visa/Permanent residence
- Remittance documents
- Others



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- Eligible Purchaser** : Bangladeshi citizens serving abroad, his/her beneficiaries in Bangladesh or any other person nominated by him/her.
- Issue Office** : Authorized Dealer branches of Bangladeshi Banks and Foreign Branches/ Representative Office, Foreign Correspondent/ Exchange Company/ Exchange House of Bangladeshi Banks except Shariah based Banks in Bangladesh.
- Special Benefits** :
- The Bondholder will be entitled to draw interest on half yearly basis in BDT.
  - The concerned purchaser will enjoy a death-risk benefit subject to an initial investment of BDT 25,000 in one instance (age of the wage earner shall not be over 55 years at the time of his/her death).
  - Invested fund and earned interests are tax-exempted.
  - The holder of a bond may nominate or revoke nominee any time by notifying the issuing office.
  - Bond(s) can be repurchased after maturity for any number of times if bond holder maintains his/her NRB status.
  - Bond(s) may be taken as security or collateral for loans (upto 75% of bond value) from any scheduled banks served in Bangladesh
  - Principal amounts can be repatriated in BDT upon maturity subject to conditions mentioned in existing Bond Rules.