



**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** : Any amount converted against foreign remittance

**Denomination**

**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** : There is no investment limit.

**Total Investment Period** : Initial investment and thereafter maximum 02 (two) times principal reinvestment equal to 15 (fifteen) years of investment period.

**Reinvestment Facility** : After maturity of fresh investment, investor may enjoy reinvestment facility for another 02 (two) terms regardless his/her NRB status, subject to written application/permission



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to do so.

#### **Key Required Documents**

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

#### **Eligible Purchaser**

- :
- Bangladeshi citizens serving abroad, his/her beneficiaries in Bangladesh or any other person nominated by him/her.
  - Bangladeshi Mariner, Pilot and Cabin crew is/was employed in overseas offices of International Shipping Corporation and Airlines Company can purchase this bond against their earned remittances from the aforesaid organizations, sent to FC account.
  - Employee of the Government or a statutory, autonomous or semi autonomous body working abroad in lien and employees of Bangladesh mission abroad employed by the Government paid in foreign currency shall be eligible to purchase this bond.

#### **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.



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- NRB status is not mandatory for reinvestment.
- The holder of a bond may nominate or revoke nominee any time by notifying the issuing office.
- 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.