

BANK RATE & INTEREST RATE STRUCTURE OF POST OFFICE SAVINGS BANK, HOUSE

Particulars	With effect from 22.02.97	With effect from 01.07.97	With effect from 24.11.97	With effect from 29.08.99	With effect from 24.10.01
	1	2	3	4	5
A. Bank Rate	7.00	7.50	8.00	7.00	6.00
B. Interest Rates on Deposits with Directorate of National Savings					
1) Post Office Savings Deposits					
a) Ordinary Account	8.50	8.50	8.50	8.50	8.50
b) Fixed Deposit Account (Interest after maturity)					
i) For one year	10.50	10.50	10.50	10.50	10.50
ii) For two years	11.50	11.50	11.50	11.50	11.50
iii) For three years	12.50	12.50	12.50	12.50	12.50
c) Fixed Deposit Account (Interest after 6 months)					
i) For one year	9.50	9.50	9.50	9.50	9.50
ii) For two years	10.00	10.00	10.00	10.00	10.00
iii) For three years	10.50	10.50	10.50	10.50	10.50
2) Interest Rates on National Savings Certificates					
i) Tin Mas Antar Munafa Vittik Sanchayapatra	---	---	---	13.50	13.50
ii) 5-year Bangladesh Sanchayapatra	14.50	14.50	14.50	14.50	14.50
iii) 5-year Pensioner Sanchaya Patra after 3-month interest	---	---	---	---	---
iv) 5-year Paribar Sanchayapatra after monthly interest	---	---	---	---	---
3) 5 years Wage Earners Development Bond ¹					
i) Before six months from the date of issue	No interest	No interest	No interest	No interest	No interest
ii) On completion of six months but before one year	9.00	9.00	9.00	9.00	9.00
iii) On completion of one year but before 1½ year	10.00	10.00	10.00	10.00	10.00
iv) On completion of 1½ years but before two year	11.00	11.00	11.00	11.00	11.00
v) On completion of two years and thereafter	12.00	12.00	12.00	12.00	12.00
vi) On completion of five years and thereafter	12.00	12.00	12.00	12.00	12.00
4) 3 years USD Premium Bond for non-resident Bangladeshi ²					
i) Within one year from the date of issue	---	---	---	---	---
ii) After completion of one year but within two years	---	---	---	---	---
iii) After completion of two years but within three years	---	---	---	---	---
iv) After completion of three years	---	---	---	---	---
5) 3 years USD Investment Bond for non-resident Bangladeshi ³					
i) Within one year from the date of issue	---	---	---	---	---
ii) After completion of one year but within two years	---	---	---	---	---
iii) After completion of two years but within three years	---	---	---	---	---
iv) After completion of three years	---	---	---	---	---
C. Interest Rates on Construction Loans Provided by House Building Finance Corporation					
a) Dhaka and Chittagong Metropolitan Cities					
i) Loan upto Tk. 15 lacs	---	13.00	13.00	13.00	13.00
ii) Loan above Tk. 15 lacs	---	15.00	15.00	15.00	15.00
b) Other Divisional/District Head Quarters.	---	10.00	10.00	10.00	10.00

Note:

- Both interest & principal amount are payable in BDT
- Interest is payable in BDT & principal amount will be paid either in USD or BDT as per option of the bond holder
- Both interest & principal amount are payable in USD

--- = Not applicable

BUILDING FINANCE CORPORATION & NATIONAL SAVINGS CERTIFICATES
TABLE-XIIB

With effect from 30.10.01	With effect from 01.11.02	With effect from 08.11.03	With effect from 17.07.04	With effect from 04.12.05	With effect from 01.07.06	With effect from 13.06.07	With effect from 01.07.10	With effect from 01.07.11	With effect from 01.03.12	With effect from 01.07.12	With effect from 23.05.15 & onwards
6	7	8	9	10	11	12	13	14	15	16	17
6.00	6.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
8.50	8.50	8.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
10.50	10.50	10.50	9.50	9.50	9.50	9.50	9.50	9.50	10.40	10.40	10.40
11.50	11.50	11.50	10.50	10.50	10.50	10.50	10.50	10.50	11.40	11.40	11.40
12.50	12.50	12.50	11.50	11.50	11.50	11.50	11.50	11.50	13.24*	13.24*	11.28*
9.50	9.50	9.50	8.50	8.50	8.50	8.50	8.50	8.50	10.00	10.00	10.00
10.00	10.00	10.00	9.00	9.00	9.00	9.00	9.00	9.00	10.50	10.50	10.50
10.50	10.50	10.50	9.50	9.50	9.50	9.50	9.50	9.50	11.00	11.00	11.00
12.00	12.00	12.00	12.00	11.50	11.50	10.00	10.00	10.00	12.59**	12.59**	11.04**
12.50	12.50	12.50	12.50	12.00	12.00	10.50	10.50	10.50	13.19***	13.19***	11.28***
---	---	---	---	12.50	12.50	12.50	11.00	11.00	13.19***	13.19***	11.76***
---	---	---	---	---	---	---	11.04	11.04	13.45****	13.45****	11.52****
No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest
9.00	9.00	9.00	9.00	9.00	9.00	9.00	7.50	8.50	8.50	8.70	8.70
10.00	10.00	10.00	10.00	10.00	10.00	10.00	8.25	9.25	9.25	9.45	9.45
11.00	11.00	11.00	11.00	11.00	11.00	11.00	9.00	10.00	10.00	10.20	10.20
12.00	12.00	12.00	12.00	12.00	12.00	12.00	10.50	11.00	11.00	11.20	11.20
12.00	12.00	12.00	12.00	12.00	12.00	12.00	10.50	11.80*****	11.80*****	12.00*****	12.00*****
---	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest
---	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
---	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
---	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
---	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest	No interest
---	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
---	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
---	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
13.00	13.00	13.00	13.00	13.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
15.00	15.00	15.00	15.00	15.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00

* including 0.84 % social security premium (SSP) & will be payable on completion of 3 years

** including 0.79 % social security premium (SSP) & will be payable on completion of 3 years

*** including 0.99 % social security premium (SSP) & will be payable on completion of 5 years

**** including 1.25 % social security premium (SSP) & will be payable on completion of 5 years

***** including 0.80 % social security premium (SSP) & will be payable on completion of 5 years