

**Rate of Interest on Deposit****With Effect From: 20.01.2026**

Deposit Products		Rate of Interest (per annum)					
<b>A. IFIC Aamar Account (Individual and Business)</b>							
	Less than Tk. 25,000	0.00%					
	Tk. 25,000 to Tk. 5,00,000	4.00%					
	Tk. 5,00,001 to Tk. 20,00,000	4.50%					
	Tk. 20,00,001 to Tk. 50,00,000	5.00%					
	Above Tk. 50,00,000	6.00%					
<b>B. Savings</b>							
	<b>Savings Bank Deposit</b>	2.00%					
	<b>10 Taka Savings Account</b>	2.00%					
<b>C. IFIC Shohoj (Individual and Business)</b>							
	Less than Tk. 5,000	0.00%					
	Tk. 5,000 to Tk. 25,000	2.75%					
	Tk. 25,001 to Tk. 1,00,000	3.75%					
	Tk. 1,00,001 to Tk. 5,00,000	4.00%					
	Above Tk. 5,00,000	4.25%					
<b>D. Special Notice Deposit (SND)</b>							
	Less than Tk. 1.00 Cr.	2.00%					
	Tk. 1.00 Cr. and above but less than Tk. 25.00 Cr.	2.00%					
	Tk. 25.00 Cr. and above but less than Tk. 50.00 Cr.	2.50%					
	Tk. 50.00 Cr. and above but less than Tk. 100.00 Cr.	3.00%					
	Tk. 100.00 Cr. and above	3.50%					
<b>E. IFIC Corporate Plus Account</b>							
	Less than Tk. 200.00 Cr.	4.50%					
	Tk. 200.00 Cr. and above	5.00%					
<b>F. Deposit Scheme</b>							
	<b>IFIC Aamar Bhabishawt</b>	10.00%					
	<b>Pension Savings Scheme (PSS)</b>	9.50%					
	<b>Pension Savings Scheme (PSS)- Joma</b>	9.50%					
<b>G. Term Deposit</b>							
		1 Month	03 Months	06 Months	1 Year	2 Years	3 Years
	<b>Up to Tk. 1,00,000</b>	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
	<b>Tk. 1,00,001 to Tk. 5,00,000</b>	9.00%	9.25%	9.25%	9.25%	9.25%	9.25%
	<b>Tk. 5,00,001 to Tk. 20,00,000</b>	9.00%	9.50%	9.75%	10.00%	10.00%	10.00%
	<b>Tk. 20,00,001 to Tk. 50,00,000</b>	9.00%	9.75%	10.00%	10.00%	10.00%	10.00%
	<b>Tk. 50,00,001 to Tk. 1,00,00,000</b>	9.00%	10.00%	10.25%	10.25%	10.25%	10.25%
	<b>Above Tk. 1,00,00,000</b>	9.00%	10.50%	10.50%	10.50%	10.50%	10.50%
	<b>Monthly Income Scheme (MIS)- Protimash &amp; Arjon (1,2,3 Years)</b>						
		1 Year			12.00%		
		2 Years			11.25%		
		3 Years			11.25%		
<b>H. FC Deposit</b>							
	<b>Foreign Currency Deposit (FCD)</b>	0.10%	0.10%	0.10%			
	<b>Resident Foreign Currency Deposit (RFCD)</b>	6.81%	5.40%	6.69%			
	<b>Non Resident Foreign Currency Deposit (NFCD)</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>			
	1 month	0.00%	0.00%	0.00%			
	2 months	0.00%	0.00%	0.00%			
	3 months	0.25%	0.20%	0.50%			
	6 months	0.30%	0.30%	0.60%			
	12 months	0.65%	0.40%	0.70%			