

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

Deposit Products				Rate of Interest (per annum)				
A. IFIC Aamar Account (Individual and Business)								
		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. Savings								
		Savings Bank Deposit		2.00%				
		10 Taka Savings Account		2.00%				
C. IFIC Shohoj (Individual and Business)								
		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%				
D. Special Notice Deposit (SND)								
		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%				
E. IFIC Corporate Plus Account								
		Less than Tk.200.00 Cr.		4.50%				
		Tk.200.00 Cr. and above		5.00%				
F. Deposit Scheme								
		IFIC Aamar Bhubishawt		10.00%				
		Pension Savings Scheme (PSS)		9.50%				
		Pension Savings Scheme (PSS)- Joma		9.50%				
G. Term Deposit								
			1 Month	03 Months	06 Months	1 Year	2 Years	3 Years
		Up to Tk. 1,00,000	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
		Tk. 1,00,001 to Tk. 5,00,000	9.00%	9.25%	9.25%	9.25%	9.25%	9.25%
		Tk. 5,00,001 to Tk. 20,00,000	9.00%	9.50%	9.75%	10.00%	10.00%	10.00%
		Tk. 20,00,001 to Tk. 50,00,000	9.00%	9.75%	10.00%	10.00%	10.00%	10.00%
		Tk. 50,00,001 to Tk. 1,00,00,000	9.00%	10.00%	10.25%	10.25%	10.25%	10.25%
		Above Tk.1,00,00,000	9.00%	10.50%	10.50%	10.50%	10.50%	10.50%
		Monthly Income Scheme (MIS)- Protimash & Arjon (1,2,3 Years)						
		1 Year					12.00%	
		2 Years					11.25%	
		3 Years					11.25%	
H. FC Deposit								
		Foreign Currency Deposit (FCD)				USD	EUR	GBP
		Resident Foreign Currency Deposit (RFCD)				0.10%	0.10%	0.10%
		Non Resident Foreign Currency Deposit (NFCD)				6.81%	5.40%	6.69%
						USD	EUR	GBP
		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%