

Rate of Interest on Deposit**With Effect From: 04.12.2025**

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	5.50%		
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. Term Deposit				
	Fixed Deposit: 1 Month	9.00%		
	Fixed Deposit: 3 Months	10.50%		
	Fixed Deposit: 6 Months	10.50%		
	Fixed Deposit: 1 Year	10.50%		
	Fixed Deposit: 2 Years	10.50%		
	Fixed Deposit: 3 Years	10.50%		
Monthly Income Scheme (MIS)- Protimash & Arjon (1,2,3 Years)				
	1 Year	12.00%		
	2 Years	11.25%		
	3 Years	11.25%		
G. Deposit Scheme				
	IFIC Aamar Bhubishawt	10.00%		
	Pension Savings Scheme (PSS)	9.50%		
	Pension Savings Scheme (PSS)- Joma	9.50%		
H. FC Deposit		USD	EUR	GBP
	Foreign Currency Deposit (FCD)	0.10%	0.10%	0.10%
	Resident Foreign Currency Deposit (RFCD)	6.81%	5.40%	6.69%
	Non Resident Foreign Currency Deposit (NFCD)	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%