



Treasury Division

Head Office, Dhaka.

Treasury Circular No. 09/2025

December 29, 2025

Subject: Re-fixation of Deposit Interest Rates of Community Bank Bangladesh PLC.

The Asset-Liability Management Committee (ALCO) of our Bank in its 78th meeting, held on December 23, 2025, approved some new deposit products with rates (outlined in bold) and revised certain deposit rates (outlined in bold), effective from January 01, 2026, as per the following schedule:

Deposit Interest Rate				
SL	Deposit Type	Rate of Interest (p.a.)		
01	Current Account	0.00%		
02	Interest Bearing Business Current Account	4.00%		
03	Special Notice Deposit			
	a) Below Tk. 1.00 crore	2.00%		
	b) Tk. 1.00 crore and above but below Tk. 25.00 crore	2.25%		
	c) Tk. 25.00 crore and above but below Tk. 50.00 crore	2.50%		
	d) Tk. 50.00 crore and above but below Tk. 100 crore	2.75%		
	e) Tk. 100.00 crore and above	3.00%		
04	Fixed Deposit	1 month	3 months	6 months
		6.00%	9.00%	9.50%
		4 months	7 months	
		10.25%	10.50%	
		1 year	2 years	3 years
		9.75%	9.75%	9.75%
05	Special Tenure Fixed Deposits	100 days	200 days	300 days
		9.75%	10.50%	10.75%
		91 days	121 days	181 days
		10.25%	6.25%	10.50%
06	Monthly Interest Deposit Scheme (MIDS)	1 Year	2 Years	3 Years
		10.50%	11.00%	11.50%
07	Quarterly Interest Deposit Scheme (QIDS) for 01 year	11.00%		
08	Double Benefit Deposit Scheme (DBDS)	06 years (12.25%)		
09	Monthly Savings Double Benefit Scheme	9.50% (05 Years) Initial Deposit Tk. 100,000.00 or multiple. Monthly Installment: Tk. 705 or multiple.		
10	Super Savings-Provident Fund	7.50%		
11	Protisrutu Student Account	3.50%		
12	Savings Account for Students	1.50%		
13	Savings account for Women	6.00%		
14	Savings account for Senior Citizens	6.00%		
15	All other Savings accounts (General, Platinum, Gold, Silver, Minor, Payroll, CBBL-Employee & Ten Taka)	1.00%		

[Signature]



Deposit Interest Rate					
SL	Deposit Type	Rate of Interest (p.a.)			
16	Millionaire Deposit Scheme	General	Platinum	Gold	Silver
	a) For 3 years	9.00%	9.00%	9.00%	9.00%
	b) For 5 years	9.25%	9.25%	9.25%	9.25%
	c) For 7 years	9.50%	9.50%	9.50%	9.50%
	d) For 10 years	9.50%	9.50%	9.50%	9.50%
17	Kotipoti Deposit Scheme	General	Platinum	Gold	Silver
	a) For 3 years	9.00%	9.00%	9.00%	9.00%
	b) For 5 years	9.25%	9.25%	9.25%	9.25%
	c) For 7 years	9.50%	9.50%	9.50%	9.50%
	d) For 10 years	9.50%	9.50%	9.50%	9.50%
18	Monthly Savings Deposit (DPS)	General	Platinum	Gold	Silver
	a) For 1 year	8.75%	8.75%	8.75%	8.75%
	b) For 3 years	9.00%	9.00%	9.00%	9.00%
	c) For 5 years	9.25%	9.25%	9.25%	9.25%
	d) For 7 years	9.50%	9.50%	9.50%	9.50%
19	Advanced Millionaire Deposit Scheme	e) For 10 years	9.50%	9.50%	9.50%
		3 years	5 years	7 years	10 years
		9.50%	9.75%	10.00%	10.00%
		Initial Deposit Tk. 100,000.00 or multiple & Monthly Installment as per respective tenure.			
20	Advanced Kotipoti Deposit Scheme	3 years	4 years	5 years	
		10.00%	10.25%	10.50%	
		Initial Deposit Tk. 500,000.00 or multiple & Monthly Installment as per respective tenure.			
21	Community Flexi Savings Schemes (Monthly)	3 months to 5 months		8.50%	
		6 months to 12 months		8.75%	
		13 months to 36 months		9.00%	
		37 months to 60 months		9.25%	

Note: Community Flexi Savings Schemes (Monthly) can only be opened through digital platforms i.e. Community Cash.

Annexure 01: Premature encashment rates of deposits.

Adam Purification
Head of Treasury

Kimiwa Saddat
Managing Director (Current Charge)



Annexure 01: Premature encashment rates of deposits:

1. Double Benefit Deposit Scheme & Monthly Savings Double Benefit Scheme:
 - (a) Closure of the scheme before 06 months, no interest will be provided.
 - (b) Closure of the scheme after 06 months but before maturity, 2.00% p.a. interest rate will be applicable.
2. Quarterly Interest Deposit Scheme (QIDS):
 - (a) Closure of the scheme before 01 month, no interest will be given.
 - (b) Closure of the scheme after 01 month but before 03 months, General Savings rate will be applicable.
 - (c) Closure of the scheme after 03 months but before 06 months, 3.00% p.a. interest rate will be applicable.
 - (d) Closure of the scheme after 06 months but before maturity, 4.00% p.a. interest rate will be applicable.
3. Fixed Deposit & Special Tenure Fixed Deposits (to be applied with immediate effect):
 - (a) Closure of the deposit product before 01 month, no interest will be provided.
 - (b) Closure of the deposit product after 01 month but before maturity, interest rate of General Savings Deposit will be applicable.
4. Monthly Savings Deposit (DPS)/Millionaire/Kotipoti/Advanced Millionaire/ Advanced Kotipoti Deposit Scheme/ Community Flexi Savings Schemes (Monthly):
 - (a) Closure of the scheme before 06 months, no interest will be provided.
 - (b) Closure of the deposit product after 06 months but before maturity, interest rate of General Savings Deposit will be applicable.
5. For premature encashment of all other deposit products:
 - (a) Closure of the deposit product before 01 month, no interest will be provided.
 - (b) Closure of the deposit product after 01 month but before maturity, interest rate of General Savings Deposit will be applicable.

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