

Citibank N.A. Bangladesh
List of Interest Rate
(Percentage per Year)

Deposit Interest Rate															
Savings Deposit	Special Notice Deposit (SND)					Fixed and Term Deposit									
	Less than BDT 1 Crore	BDT 1 Crore & above but less than BDT 25 Crore	BDT 25 Crore & above but less than BDT 50 Crore	BDT 50 Crore & above but less than BDT 100 Crore	BDT 100 Crore & above	Less than 1 month	1 month & above but less than 3 months	3 months & above but less than 6 months	6 months & above but less than 1 year	1 year & above but less than 2 years	2 year & above but less than 3 years	3 Year and above		USD Fixed Deposit Rate	Effective date
												3 Years	4 Years & above		
1	2	3	4	5	6	7	8	9	10	11	12	13		14	15
0.10	0.10	0.05	0.05	0.05	0.05	0.01	0.01-0.10	0.10	0.10-0.50	0.50				<u>Respective tenor LIBOR rate as applicable during booking</u>	25-May-21

Rate of Loans & Advances (Local Currency)													
Product	Agriculture	Large & Medium Scale Industrial Term Loan	Small Scale Industrial term Loan	Industrial Working Capital Loan		Export Credit	Trade Financing	Housing Loan	Consumer Credit	Credit Card	NBFI Loan	Others (note 3)	Effective Date
				Large & Medium Scale Industries Working Capital Loan	Small Scale Industries Working Capital Loan								
	1	2	3	4(a)	4(b)	5	6	7	8	9	10	11	12
Category I	<u>8.00</u>	5.00		<u>3.50</u>			7.50				<u>3.50</u>	6.50	25-May-21
Category II				<u>3.50</u>			7.50				<u>3.50</u>		

Note:

1. Category I -Demand Loan / Fixed Term Loan.

2. Category II - Continuous Loan (Overdraft).

3. Non-Agriculture directive lending and regular working capital loan to Microfinance Institutes (MFI) includes in Others: Category-I

4. Please note that if the fixed deposit is encashed before its final maturity date, the Bank will pay interest on any fixed deposit maintained over 30 days as per corresponding SND rate as applicable on the day of encashment.

No interest will be paid on any pre-encashed deposit maintained less than 30 days.

5. In the "Rate of Loans & Advances (Local Currency)" Section, columns 1 represents highest rate, while the remaining columns indicate the mid-rate.

6. Penal interest will be upto 2% higher than the applicable rate.

*Details of the interest rate ranges of Fixed and Term Deposits as reflected in the main Rate Matrix

Tenor	Proposed Rate
2-7 Days	0.01%
8-14 Days	0.01%
15-30 Days (1 Month)	0.01%
31-60 Days (2 Months)	0.05%
61-90 Days (3 Month)	0.10%
91- 120 Days (4 Month)	0.10%
121 - 150 Days (5 Month)	0.10%
151 - 180 Days (6 Month)	0.10%
181 - 270 days (7-9 Month)	0.50%
271 - 364 Days (10-12 Months)	0.50%
365 -730 Days (1 -2 years)	0.50%