



United Commercial Bank PLC

Deposit Rate Sheet for Conventional Banking

Effective From: June 17, 2025

Interest Rate % p.a.		
1	Retail Savings Deposit	
	A	Below Tk.10,000
	B	Tk.10k & above but below Tk.50K
	C	Tk.50K & above but below Tk.3.00 lac
	D	Tk.3.00 lac & above but below Tk.10.00 lac
	E	Tk.10.00 lac & above but below Tk.50.00 lac
	F	Tk.50.00 lac & & above
2	UCB Retail AYMA Savings	
	A	Below Tk.50,000.00
	B	Tk.50K & above but below Tk.3.00 Lac
	C	Tk.3.00 Lac & above but below Tk.10.00 Lac
	D	Tk.10.00 Lac & above but below Tk.25.00 Lac
	E	Tk.25.00 Lac & above
3	UCB Retail Dynamic Savings Account	
	A	Below Tk.50,000.00
	B	Tk.50.00 K & above but below Tk.10.00 Lac
	C	Tk.10.00 Lac & above but below Tk.50.00 Lac
	D	Tk.50.00 Lac & above but below Tk.1.00 Cr
	D	Tk.1.00 Cr & above
4	UCB Retail NRB Savings	
	A	Below Tk.50,000.00
	B	Tk.50.00 K & above but below Tk.10.00 Lac
	C	Tk.10.00 Lac & above but below Tk.50.00 Lac
	D	Tk.50.00 Lac & above but below Tk.1.00 Cr
	E	Tk.1.00 Cr & above
5	UCB Pensioner Saving	
	Below Tk 10,000	
	Above Tk 10,000 (monthly)	
6	UCB Retail Imperial Savings:	
	A	Below Tk.10.00 lac
	B	Tk.10.00 Lac & above but below Tk.50.00 Lac
	C	Tk.50.00 Lac & above but below Tk.1.00 Cr
	D	Tk.1.00 Cr & above but below Tk.5.00 Cr
	E	Tk.5.00 crore & above
7	UCB Probashi Savings Account	
8	Retail Shomota Account – Post facto	
9	UCB Sabuj Sanchay Account	

10		Retail UCB Youngsters'		
	A	Below Tk. 50,000	2.00%	
	B	Tk. 50K & above but below Tk. 5.00 Lac	2.25%	
	C	Tk. 5.00 Lac & above	2.50%	
11		Salary Account Corporate Bodies		1.50%
12		Employee Benefit Savings Account		2.50%
13		Diganta Salary Account		1.50%
14		Sonirvor Current Account		
	A	Below Tk. 50,000	0.00%	
	B	Tk. 50,000 to below Tk. 2 lac	0.50%	
	C	Tk. 2 lac to below Tk. 10 lac	1.00%	
	D	Tk. 10 lac to below Tk. 1 Crore	1.50%	
	E	Tk. 1 Crore and above	2.00%	
15		AYMA Sonirvor Current Account		
	A	Below Tk. 50,000	0.00%	
	B	Tk. 50,000 to below TK. 2 lac	0.50%	
	C	Tk. 2 lac to below TK. 10 lac	1.00%	
	D	Tk. 10 lac to below TK. 1 Crore	1.50%	
	E	Tk. 1 Crore and above	2.00%	
16		Sabolombi Easy Account - Farmers & Micro Activities		
	A	Below Tk. 50,000	0.00%	
	B	Tk. 50,000 to below Tk. 2 lac	0.50%	
	C	Tk. 2 lac to below Tk. 10 lac	1.00%	
	D	Tk. 10 lac to below Tk. 1 Crore	1.50%	
	E	Tk. 1 Crore and above	2.00%	
17		AYMA Sabolombi Easy Account - Farmers & Micro Activities		
	A	Below TK. 50,000	0.00%	
	B	Tk. 50,000 to below TK. 2 lac	0.50%	
	C	Tk. 2 lac to below Tk. 10 lac	1.00%	
	D	Tk. 10 lac to below TK. 1 Crore	1.50%	
	E	Tk. 1 Crore and above	2.00%	
18		Sabolombi Easy Account - Others		
	A	Below TK. 50,000	0.00%	
	B	Tk. 50,000 to below TK. 2 lac	0.50%	
	C	Tk. 2 lac to below Tk. 10 lac	1.00%	
	D	Tk. 10 lac to below TK. 1 Crore	1.50%	
	E	Tk. 1 Crore and above	2.00%	
19		Sabolombi Digital Account		
	A	Below Tk. 50,000	0.00%	
	B	Tk. 50,000 to below Tk. 2 lac	0.50%	
	C	Tk. 2 lac to below Tk. 10 lac	1.00%	
	D	Tk. 10 lac to below Tk. 1 crore	1.50%	
	E	Tk. 1 crore and above	2.00%	
20		SME Hajj Deposit		
	A	Below Tk. 50,000	0.00%	
	B	Tk. 50,000 – below Tk. 2 lac	1.00%	
	C	Tk. 2 lac & above	2.00%	

21		Short Notice Deposit (SND):	
	A	Below Tk.1.00 Crore	1.75%
	B	Tk.1.00 Crore and above but below Tk.25.00 Crore	2.00%
	C	Tk.25.00 Crore and above but below Tk.50.00 Crore	2.25%
	D	Tk.50.00 Crore and above but below Tk.100.00 Crore	2.50%
	E	Tk.100.00 Crore and above	2.75%

22	Retail Fixed Deposit (Individual)		(Rate % p.a.)
	A	For 1 (One) month & above but below 3 (Three) months	
		Below Tk.1.00 lac	3.00%
		Tk.1.00 lac & above but below Tk.10.00 lac	3.25%
		Tk.10.00 lac & above but below Tk.30.00 lac	3.50%
		Tk.30.00 lac & above but below Tk.50.00 lac	3.75%
		Tk.50.00 lac & Above	4.00%
	B	For 3 months & above but below 6 months	
		Below Tk 25 Lac	6.35%
		Tk 25.00 lac but below Tk 50.00 lac	
		Tk 50.00 lac but below Tk 1.00 crore	
		Tk 1.00 Crore & Above	
	C	For 6 months & above but below 12 months	
		Below Tk 25 Lac	6.35%
		Tk 25.00 lac but below Tk 50.00 lac	
		Tk 50.00 lac but below Tk 1.00 crore	
		Tk 1.00 Crore & Above	
	D	For 12 (Twelve) months	
		Below Tk 25 Lac	6.50%
		Tk 25.00 lac but below Tk 50.00 lac	6.50%
		Tk 50.00 lac but below Tk 1.00 crore	
		Tk 1.00 Crore & Above	
	E	For 24 (Twenty four) months	6.50%
	F	For 36 (Thirty Six) months	

23	Fixed Deposit (FDR) – SME		SME (Rate % p.a.)	Approved Provident Fund & Other funds related to Retirement Benefit
	A	For 1 (One) month & above but below 3 (Three) months		
		Below Tk.1.00 lac	3.00%	
		Tk.1.00 lac & above but below Tk.10.00 lac	3.25%	
		Tk.10.00 lac & above but below Tk.30.00 lac	3.50%	
		Tk.30.00 lac & above but below Tk.50.00 lac	3.75%	
		Tk.50.00 lac & Above	4.00%	

	B	For 3 months & above but below 6 months		
		Below Tk 25 Lac	3.75%	6.35%
		Tk 25.00 lac but below Tk 50.00 lac		
		Tk 50.00 lac but below Tk 1.00 crore		
		Tk 1.00 Crore & Above		
	C	For 6 months & above but below 12 months		
		Below Tk 25 Lac	3.75%	6.35%
		Tk 25.00 lac but below Tk 50.00 lac		
		Tk 50.00 lac but below Tk 1.00 crore		
		Tk 1.00 Crore & Above		
	D	For 12 (Twelve) months		
		Below Tk 25 Lac	4.00%	6.50%
		Tk 25.00 lac but below Tk 50.00 lac		
		Tk 50.00 lac but below Tk 1.00 crore		
		Tk 1.00 Crore & Above		
	E	For 24 (Twenty four) months	4.50%	6.50%
	F	For 36 (Thirty Six) months		
24	Uddomi Fixed Deposit – SME			
	A	For 1 (One) month & above but below 3 (Three) months		
		Below Tk.1.00 lac	3.00%	
		Tk.1.00 lac & above but below Tk.10.00 lac	3.25%	
		Tk.10.00 lac & above but below Tk.30.00 lac	3.50%	
		Tk.30.00 lac & above but below Tk.50.00 lac	3.75%	
		Tk.50.00 lac & Above	4.00%	
	B	For 3 months & above but below 6 months		
		Below Tk 25 Lac	3.75%	6.35%
		Tk 25.00 lac but below Tk 50.00 lac		
		Tk 50.00 lac but below Tk 1.00 crore		
		Tk 1.00 Crore & Above		
	C	For 6 months & above but below 12 months		
		Below Tk 25 Lac	3.75%	6.35%
		Tk 25.00 lac but below Tk 50.00 lac		
		Tk 50.00 lac but below Tk 1.00 crore		
		Tk 1.00 Crore & Above		
	D	For 12 (Twelve) months		
		Below Tk 25 Lac	4.00%	6.50%
		Tk 25.00 lac but below Tk 50.00 lac		
		Tk 50.00 lac but below Tk 1.00 crore		
		Tk 1.00 Crore & Above		
	E	For 24 (Twenty four) months	4.50%	6.50%
	F	For 36 (Thirty Six) months		

25		i) Fixed Deposit (FDR) – for Corporate	Corporate Rate (% p.a.)		
			Business Corporate & other institutions	Govt./Semi Govt. /Autonomous Bodies and other institutions having Govt. ownership & control	Approved Provident Fund & Other funds related to Retirement Benefit
	A	For 1 (One) month & above but below 3 (Three) months			
		Below Tk.1.00 lac	3.00%		
		Tk.1.00 lac & above but below Tk.10.00 lac	3.25%		
		Tk.10.00 lac & above but below Tk.30.00 lac	3.50%		
		Tk.30.00 lac & above but below Tk.50.00 lac	3.75%		
		Tk.50.00 lac & Above	4.00%		
	B	For 3 months & above but below 6 months			
		i) Upto Tk.5.00 crore	3.75%		6.35%
		ii) Above Tk.5.00 crore but below Tk.100.00 Crore			
		iii) Above Tk.100.00 Crore			
	C	For 6 months & above but below 12 months			
		i) Upto Tk.5.00 crore	3.75%		6.35%
		ii) Above Tk.5.00 crore but below Tk.100.00 Crore			
		iii) Above Tk.100.00 Crore			
	D	For 12 (Twelve) months			
		i) Upto Tk.5.00 crore	4.00%		6.50%
		ii) Above Tk. 5.00 crore up to Tk. 50.00 crore			
		ii) Above Tk.50.00 crore upto Tk.100.00 Crore			
		iii) Above Tk.100.00 Crore			
	E	For 24 (Twenty four) months	4.50%		6.50%
	F	For 36 (Thirty Six) months			

The interest rates on odd Tenor FDR:

A) Corporate

SL No.	Tenor of Fixed Deposit	Interest Rate % p.a.				
		91 days	182 days	364 days	13 Months	25 Months
1	Below Tk 1.00 crore	3.75%	3.75%	4.00%	4.00%	4.50%
2	Tk 1.00 crore but below Tk 5.00 crore	3.75%	3.75%	4.00%	4.00%	4.50%
3	Tk 5.00 crore but below Tk 10.00	3.75%	3.75%	4.00%	4.00%	4.50%
4	Tk 10.00 crore & above	3.75%	3.75%	4.00%	4.00%	4.50%
5	Corporate Approved Provident Fund & Other funds related to retirement benefit (Any amount)	6.35%	6.35%	6.50%	6.50%	6.50%

B) SME

Tenor of Fixed Deposit		4 Months	7 Months	13 Months	25 Months
1	Below Tk 25 Lac	3.75%	3.75%	4.00%	4.50%
2	Tk 25.00 lac but below Tk 50.00 lac	3.75%	3.75%	4.00%	4.50%
3	Tk 50.00 lac but below Tk 1.00 crore	3.75%	3.75%	4.00%	4.50%
4	Tk 1.00 Crore & Above	3.75%	3.75%	4.00%	4.50%
5	SME Approved Provident Fund & Other funds related to retirement benefit (Any amount)	6.35%	6.35%	6.50%	6.50%

C) Retail (Individual)

Tenor of Fixed Deposit		4 Months	7 Months	13 Months	25 Months
1	Below Tk 25 Lac	6.35%	6.35%	6.50%	6.50%
2	Tk 25.00 lac but below Tk 50.00 lac	6.35%	6.35%	6.50%	6.50%
3	Tk 50.00 lac but below Tk 1.00 crore	6.35%	6.35%	6.50%	6.50%
4	Tk 1.00 Crore & Above	6.35%	6.35%	6.50%	6.50%

The interest rates on even Tenor FDR:**A) Day fixed (Corporate Fixed Deposit)**

SL No.	Tenor of Fixed Deposit	Day fixed- 90 Days	Day fixed- 180 Days	Day fixed- 360 Days
1	Below Tk. 1 crore	10.75%	11.00%	11.50%
2	Tk 1.00 crore but below Tk 5.00 crore	10.75%	11.00%	11.50%
3	Tk 5.00 crore but below Tk 10.00 crore	10.75%	11.00%	11.50%
4	Tk. 10 crore and above	10.75%	11.00%	11.50%
5	Corporate approved provident fund & other funds related to retirement benefits	10.75%	11.00%	11.50%

B) SME Fixed Deposit (exclusive)

SL No.	Tenor of Fixed Deposit	90 Days	180 Days	360 Days
1	Below Tk 25 Lac	10.75%	11.00%	11.50%
2	Tk 25.00 lac but below Tk 50.00 lac	10.75%	11.00%	11.50%
3	Tk 50.00 lac but below Tk 1.00 crore	10.75%	11.00%	11.50%
4	Tk 1.00 Crore & Above	10.75%	11.00%	11.50%

C) SME Ayma Fixed Deposit (exclusive)

SL No.	Tenor of Fixed Deposit	90 Days	180 Days	360 Days
1	Below Tk 25 Lac	10.75%	11.00%	11.50%
2	Tk 25.00 lac but below Tk 50.00 lac	10.75%	11.00%	11.50%
3	Tk 50.00 lac but below Tk 1.00 crore	10.75%	11.00%	11.50%
4	Tk 1.00 Crore & Above	10.75%	11.00%	11.50%

D) Retail Fixed Deposit (exclusive)

SL No.	Tenor of Fixed Deposit	90 Days	180 Days	360 Days
1	Below Tk 25 Lac	10.75%	11.00%	11.50%
2	Tk 25.00 lac but below Tk 50.00 lac	10.75%	11.00%	11.50%
3	Tk 50.00 lac but below Tk 1.00 crore	10.75%	11.00%	11.50%
4	Tk 1.00 Crore & Above	10.75%	11.00%	11.50%

E) Retail Ayma Fixed Deposit (exclusive)

SL No.	Tenor of Fixed Deposit	90 Days	180 Days	360 Days
1	Below Tk 25 Lac	10.75%	11.00%	11.50%
2	Tk 25.00 lac but below Tk 50.00 lac	10.75%	11.00%	11.50%
3	Tk 50.00 lac but below Tk 1.00 crore	10.75%	11.00%	11.50%
4	Tk 1.00 Crore & Above	10.75%	11.00%	11.50%

Scheme Deposit

Product Name			Customer Group	Prefix	Tenor	Rate of Interest
NRB DPS Plus (Minimum Amount 1,000)						
1	A.	Retail NRB DPS Plus	Regular	3510	5 years	9.50%
	B.	Retail NRB DPS Plus		3511	7 years	9.75%
	C.	Retail NRB DPS Plus		3512	10 years	10.00%
UCB Ayma DPS Plus (Minimum Amount 1,000)						
2	A.	Retail UCB AYMA DPS Plus 05 Years	Women	3515	5 years	9.50%
	B.	Retail UCB AYMA DPS Plus 07 Years		3516	7 years	9.75%
	C.	Retail UCB AYMA DPS Plus 10 Years		3517	10 years	10.00%
UCB Youngsters' DPS (Minimum Amount 100)						
3	A.	Retail UCB Youngsters' DPS 5 Years	Minor	3523	5 years	9.50%
	B.	Retail UCB Youngsters' DPS 7 Years		3572	7 years	9.75%
	C.	Retail UCB Youngsters' DPS 10 Years		3524	10 years	10.00%
UCB Multi-Millionaire One Million						
4	A.	Retail UCB Multi-Millionaire One Million	Regular	3525	5 years	10.00%
	B.	Retail UCB Multi-Millionaire One Million		3526	6 years	
	C.	Retail UCB Multi-Millionaire One Million		3527	7 years	
	D.	Retail UCB Multi-Millionaire One Million		3528	8 years	
	E.	Retail UCB Multi-Millionaire One Million		3529	9 years	
	F.	Retail UCB Multi-Millionaire One Million		3530	10 years	
	G.	Retail UCB Multi-Millionaire AYMA One Million 5-10 Years	Women	3543	5-10 years	10.25%
	H.	Retail UCB Multi-Millionaire Senior Citizen One Million 5-10 Years	Sr. Citizen	3546	5-10 years	10.25%

Retail UCB Multi-Millionaire Five Million						
5	A.	Retail UCB Multi-Millionaire Five Million	Regular	3531	7 years	10.00%
	B.	Retail UCB Multi-Millionaire Five Million		3532	8 years	
	C.	Retail UCB Multi-Millionaire Five Million		3533	9 years	
	D.	Retail UCB Multi-Millionaire Five Million		3534	10 years	
	E.	Retail UCB Multi-Millionaire Five Million		3535	11 years	
	F.	Retail UCB Multi-Millionaire Five Million		3536	12 years	
	G.	Retail UCB Multi-Millionaire AYMA Five Million 7-12 Years	Women	3544	7-12 years	10.25%
	H.	Retail UCB Multi-Millionaire Senior Citizen Five Million 7-12 Years	Sr. Citizen	3547	7-12 years	10.25%
UCB Multi-Millionaire Ten Million						
6	A.	Retail UCB Multi-Millionaire Ten Million	Regular	3537	10 years	10.25%
	B.	Retail UCB Multi-Millionaire Ten Million		3538	11 years	
	C.	Retail UCB Multi-Millionaire Ten Million		3539	12 years	
	D.	Retail UCB Multi-Millionaire Ten Million		3540	13 years	
	E.	Retail UCB Multi-Millionaire Ten Million		3541	14 years	
	F.	Retail UCB Multi-Millionaire Ten Million		3542	15 years	
	G.	Retail UCB AYMA Multi-Millionaire Ten Million 10-15 Years	Women	3545	10-15 years	10.25%
	H.	Retail UCB Multi-Millionaire Senior Citizen Ten Million 10-15 Years	Sr. Citizen	3548	10-15 years	10.25%
UCB Super Flex						
7	A.	UCB Super Flex Regular Deposit Scheme 01 Year (Minimum Amount 5,000)	Regular	3550	1 Year	9.50%
	B.	UCB Super Flex Regular Deposit Scheme 02 Years (Minimum Amount 5,000)		3550	2 Years	9.50%
	C.	UCB Super Flex Regular Deposit Scheme 03 Years (Minimum Amount 1,000)		3580	3 Years	9.75%
	D.	UCB Super Flex Regular Deposit Scheme 05 Years (Minimum Amount 1,000)		3581	5 Years	10.00%
	E.	UCB Super Flex Regular Deposit Scheme 10 Years (Minimum Amount 1,000)		3582	10 Years	10.00%
	F.	Retail UCB AYMA Super Flex Deposit Scheme 01 Year (Minimum Amount 5,000)	Women	3551	1 Year	9.75%
	G.	Retail UCB AYMA Super Flex Deposit Scheme 02 Years (Minimum Amount 5,000)		3551	2 Years	9.75%
	H.	Retail UCB AYMA Super Flex Deposit Scheme 03 Years (Minimum Amount 1,000)		3583	3 Years	10.00%
	I.	Retail UCB AYMA Super Flex Deposit Scheme 05 Years (Minimum Amount 1,000)		3584	5 Years	10.25%
	J.	Retail UCB AYMA Super Flex Deposit Scheme 10 Years (Minimum Amount 1,000)		3585	10 Years	10.25%
	K.	UCB Super Flex Senior Citizens Deposit Scheme 01 Year (Minimum Amount 5,000)	Sr. Citizen	3552	1 Year	9.75%

	L.	UCB Super Flex Senior Citizens Deposit Scheme 02 Years (Minimum Amount 5,000)		3552	2 Years	9.75%
	M.	UCB Super Flex Senior Citizens Deposit Scheme 03 Years (Minimum Amount 1,000)		3586	3 Years	10.00%
	N.	UCB Super Flex Senior Citizens Deposit Scheme 05 Years (Minimum Amount 1,000)		3587	5 Years	10.25%
	O.	UCB Super Flex Senior Citizens Deposit Scheme 10 Years (Minimum Amount 1,000)		3552	10 Years	10.25%
	UCB Money Maximizer Double					
8		Retail UCB Money Maximizer Double (Tenor: 6 Year 9 Months)		3421		10.80%
	UCB AYMA Prottoy Monthly Deposit Scheme					
9	For 500 taka installment size monthly	3 years return		2553		6.25%
		5 years return		2554		6.75%
		10 years return		2555		7.00%
	UCB Prottoy Monthly Deposit Scheme					
10	For 500 taka installment size monthly	3 years return		2545		6.00%
		5 years return		2547		6.00%
		10 years return		2552		6.00%

11 SME Earning Plus Fixed Deposit 1-5 Year	Any Amount above Tk. 50,000	
	Monthly	Quarterly
	Prefix	
	2436	2438
01 Year	9.75%	10.00%
02 Years	9.75%	10.00%
03 Years	9.75%	10.00%
04 Years	8.00%	8.25%
05 Years	8.00%	8.25%

12 SME AYMA Earning Plus Fixed Deposit 1-5 Year	Any Amount above Tk. 50,000	
	Monthly	Quarterly
	Prefix	
	2437	2439
01 Year	10.00%	10.25%
02 Years	10.00%	10.25%
03 Years	10.00%	10.25%
04 Years	8.25%	8.50%
05 Years	8.25%	8.50%

13.(A) Retail UCB Earning Plus 1-10 Years

Tenor	Interest Payment		
	Regular		
	Monthly	Quarterly	Half-Yearly
	Prefix		
	3427	3428	3429
1 year	9.75%	10.00%	10.25%
2 years	9.75%	10.00%	10.25%
3 years	9.75%	10.00%	10.25%
4-10 years	8.00%	8.25%	8.50%

13.(B) Retail UCB AYMA Earning Plus 1-10 Years

Tenor	Interest Payment		
	AYMA		
	Monthly	Quarterly	Half-Yearly
	Prefix		
	3430	3431	3432
1 year	10.00%	10.25%	10.25%
2 years	10.00%	10.25%	10.25%
3 years	10.00%	10.25%	10.25%
4-10 years	8.25%	8.50%	8.50%

13.(C) Retail UCB Earning Plus Senior Citizen 1-10 Years

Tenor	Interest Payment		
	Senior Citizen		
	Monthly	Quarterly	Half-Yearly
	Prefix		
	3451	3452	3453
1 year	10.00%	10.25%	10.25%
2 years	10.00%	10.25%	10.25%
3 years	10.00%	10.25%	10.25%
4-10 years	8.25%	8.50%	8.50%

Condition Apply