NATIONAL CREDIT AND COMMERCE BANK PLC

INTEREST RATE (DEPOSIT) FOR CONVENTIONAL BANKING

EFFECTIVE DATE: OCTOBER 01, 2026

SAVINGS BANK DEPOSIT A/C (SB)			
Product Name	**Daily Average Balance:**	**Interest Rate (Individual)**	**Interest Rate (Non-Individual)**
Savings Bank Deposit Account	Below 50k	0.50%	
	Tk. 50k to less than Tk.10 Lac	1.00%	
	Tk. 10 Lac to less than Tk.25 Lac	1.25%	
	Tk. 25 Lac and above	2.00%	
NCC NXT Savings Account	ANY AMOUNT	4.00%	N/A
NCCB Golden Savings Account(For Senior Citizens)	Minimum Balance Tk. 1000	3.00%	N/A
Parama Super Saver Account	Below 50k	1.00%	N/A
	Tk. 50k to less than Tk.10 Lac	1.50%	N/A
	Tk. 10 Lac to less than Tk.25 Lac	1.75%	N/A
	Tk. 25 Lac and above	2.50%	N/A
Parama Power Saver	Less than Tk. 25,000	N/A	N/A
	Tk. 25,000 to Tk. 5,00,000	4.00%	N/A
	Tk. 5,00,001 to Tk. 20,00,000	5.00%	N/A
	Tk. 20,00,001 to Tk. 50,00,000	5.25%	N/A
	Above Tk. 50,00,000	5.50%	N/A
NCC Power Saver (Min opening Balance:Tk.1000)	Less than Tk. 25,000	N/A	
	Tk. 25,000 to Tk. 5,00,000	4.00%	
	Tk. 5,00,001 to Tk. 20,00,000	5.00%	
	Tk. 20,00,001 to Tk. 50,00,000	5.25%	
	Above Tk. 50,00,000	5.50%	

CURRENT DEPOSIT A/C (CD)			
Product Name	Daily Average Balance:	Interest Rate (Individual)	Interest Rate (Non-Individual)
Current Deposits	Minimum Balance Tk. 1000	N/A	
Parama Uddokta	Minimum Balance Tk. 1000	2.00%	

SPECIAL NOTICE DEPOSIT A/C (SND)			
Product Name	Daily Average Balance:	Interest Rate (Individual)	Interest Rate (Non-Individual)
Special Notice Deposits (SND)	Minimum Balance Tk. 1000	2.00%	

NCC SME BUSINESS ACCOUNT			
Product Name	Daily Average Balance:	Interest Rate (Individual)	Interest Rate (Non-Individual)
NCC SME Business Account	Less than Tk. 25,000	N/A	N/A
	Tk.25,000 to Tk. 4,99,999.99	N/A	2.00%
	Tk. 5,00,000 to Tk. 9,99,999.99	N/A	2.50%
	Above Tk. 10,00,000	N/A	3.00%

FIXED DEPOSIT RATES FOR INDIVIDUAL & NON-INDIVIDUAL					
Name of the Products	**Tenor**	**BDT <50Lac**	**BDT >=50Lac to BDT <01 Cr.**	**BDT >=01Cr. to BDT <05 Cr.**	**BDT >=05Cr.**
Fixed Deposit	1 Month	3.50%	3.50%	3.50%	3.50%
	3 Months	8.25%	8.25%	8.25%	8.25%
	6 Months	8.25%	8.25%	8.25%	8.25%
	12 Months	8.25%	8.25%	8.50%	8.50%
	24 Months	7.75%	7.75%	7.75%	7.75%
	36 Months	7.75%	7.75%	7.75%	7.75%
NCC Interest First	3 Months	7.00%	7.00%	7.00%	7.00%
	6 Months	7.00%	7.00%	7.00%	7.00%
	12 Months	7.00%	7.00%	7.00%	7.00%
	24 Months	6.75%	6.75%	6.75%	6.75%
NCCB FD	28 Days	3.25%			
	90 Days	8.25%	8.25%	8.25%	8.25%
	100 Days	8.25%	8.25%	8.25%	8.25%
	180 Days	8.25%	8.25%	8.25%	8.25%
	200 Days	8.25%	8.25%	8.25%	8.25%
	385 Days	8.25%	8.25%	8.50%	8.50%
Parama Fixed Deposit (Day)	28 Days	3.50%			
	90 Days	8.50%	8.50%	8.50%	8.50%
	100 Days	8.50%	8.50%	8.50%	8.50%
	180 Days	8.50%	8.50%	8.50%	8.50%
	200 Days	8.50%	8.50%	8.50%	8.50%
	385 Days	8.50%	8.50%	8.75%	8.75%
Parama Fixed Deposit (Month)	1 Month	3.75%	3.75%	3.75%	3.75%
	3 Months	8.50%	8.50%	8.50%	8.50%
	6 Months	8.50%	8.50%	8.50%	8.50%
	12 Months	8.50%	8.50%	8.75%	8.75%
	24 Months	8.00%	8.00%	8.00%	8.00%
	36 Months	8.00%	8.00%	8.00%	8.00%

NCC SCHOOL BANKING FIXED DEPOSIT ACCOUNT				
Product Name	**Amount (Min)**	**Amount (Max)**	**Interest Rate (Individual)**	**Interest Rate (Non-Individual)**
NCC NXT Maximus FD Account (Fixed Deposit for School Banking aged below 18 years)	Tk. 5,000	Tk. 1,000,000	**Tenor**	**Interest Rate**
			3 Months	8.50%
			6 Months	8.50%
			1 Year	8.50%
			2 Years	8.00%
			3 Years	8.00%

NCC BANK MONTHLY BENEFIT SCHEME				
Product Name & Duration	**Amount (Min)**	**Amount(Max)**	**Interest Rate (Individual)**	**Interest Rate (Non-Individual)**
SFDS **(SPECIAL FIXED DEPOSIT SCHEME)** [Duration-01 , 02, 03 & 05 Years]	Tk. 100,000	Tk. 100,000,000	8.25% (BDT 688.00 per lac before)	
PARAMA SFDS **(PARAMA SPECIAL FIXED DEPOSIT SCHEME)** [Duration-01 , 02, 03 & 05 Years]	Tk. 50,000	N/A	8.50% (BDT 708.00 per lac before tax)	

PARAMA SPECIAL FIXED DEPOSIT				
Product Name & Duration	**Amount (Min)**	**Amount(Max)**	**Interest Rate (Individual)**	**Interest Rate (Non-Individual)**
PARAMA NARI SAMOTA (03 Years)	Tk. 1,000	N/A	8.50%	N/A

NCC BANK SPECIAL SAVING SCHEME(SSS)-MONTHLY						
Installment Amount (BDT)	**Matured Value (2Y)[Before Tax]**	**Matured Value (3Y) [Before Tax]**	**Matured Value(5Y) [Before Tax]**	**Matured Value (8Y)[Before Tax]**	**Matured Value (10Y)[Before Tax]**	**Matured Value (12Y)[Before tax]**
500	13,157	20,648	37,739	68,895	94,736	125,346
1000	26,315	41,296	75,478	137,791	189,471	250,691
1500	39,472	61,944	113,216	206,686	284,207	376,037
2000	52,630	82,593	150,955	275,581	378,942	501,383
2500	65,787	103,241	188,694	344,477	473,678	626,729
3000	78,945	123,889	226,433	413,372	568,413	752,074
3500	92,102	144,537	264,172	482,267	663,149	877,420
4000	105,259	165,185	301,911	551,162	757,884	1,002,766
4500	118,417	185,833	339,649	620,058	852,620	1,128,112
5000	131,574	206,481	377,388	688,953	947,355	1,253,457
10000	263,148	412,963	754,776	1,377,906	1,894,711	2,506,915
15000	394,723	619,444	1,132,164	2,066,859	2,842,066	3,760,372
20000	526,297	825,925	1,509,553	2,755,812	3,789,421	5,013,829
25000	657,871	1,032,406	1,886,941	3,444,765	4,736,777	6,267,287
50000	1,315,742	2,064,813	3,773,881	6,889,530	9,473,553	12,534,573

NCC BANK DEPOSIT PLUS SCHEME(DPS)-MONTHLY						
Installment Amount (BDT)	**Matured Value (2Y)[Before Tax]**	**Matured Value (3Y) [Before Tax]**	**Matured Value(5Y) [Before Tax]**	**Matured Value (8Y)[Before Tax]**	**Matured Value (10Y)[Before Tax]**	**Matured Value (12Y)[Before tax]**
1000	26,315	41,296	75,478	137,791	189,471	250,691
2000	52,630	82,593	150,955	275,581	378,942	501,383
2025	53,288	83,625	152,842	279,026	383,679	507,650
3000	78,945	123,889	226,433	413,372	568,413	752,074
4000	105,259	165,185	301,911	551,162	757,884	1,002,766
5000	131,574	206,481	377,388	688,953	947,355	1,253,457
10000	263,148	412,963	754,776	1,377,906	1,894,711	2,506,915
15000	394,723	619,444	1,132,164	2,066,859	2,842,066	3,760,372
20000	526,297	825,925	1,509,553	2,755,812	3,789,421	5,013,829
25000	657,871	1,032,406	1,886,941	3,444,765	4,736,777	6,267,287
50000	1,315,742	2,064,813	3,773,881	6,889,530	9,473,553	12,534,573

NCC NXT MONEY PLANT DPS- MONTHLY						
Installment Amount (BDT)	Matured Value (2Y)[Before Tax]	Matured Value (3Y) [Before Tax]	Matured Value (5Y)[Before Tax]	Matured Value (8Y)[Before Tax]	Matured Value (10Y)[Before Tax]	Matured Value (12Y) [Before tax]
250	6,614	10,407	19,127	35,226	48,741	64,911
500	13,228	20,814	38,253	70,453	97,483	129,822
1000	26,455	41,627	76,506	140,905	194,966	259,644
2000	52,910	83,255	153,013	281,810	389,931	519,289
3000	79,365	124,882	229,519	422,715	584,897	778,933
4000	105,821	166,509	306,025	563,620	779,863	1,038,578
5000	132,276	208,136	382,532	704,525	974,828	1,298,222
10000	264,551	416,273	765,063	1,409,051	1,949,656	2,596,444
15000	396,827	624,409	1,147,595	2,113,576	2,924,485	3,894,666
20000	529,103	832,546	1,530,127	2,818,102	3,899,313	5,192,888
25000	661,379	1,040,682	1,912,659	3,522,627	4,874,141	6,491,110

NCC PARAMA MONTHLY SAVINGS SCHEME					
Installment Amount (BDT)	Matured Value (2Y)[Before Tax]	Matured Value (3Y) [Before Tax]	Matured Value (5Y)[Before Tax]	Matured Value (8Y)[Before Tax]	Matured Value (10Y)[Before Tax]
250	6,614	10,407	19,127	35,226	48,741
500	13,228	20,814	38,253	70,453	97,483
1000	26,455	41,627	76,506	140,905	194,966
1500	39,683	62,441	114,760	211,358	292,448
2000	52,910	83,255	153,013	281,810	389,931
2500	66,138	104,068	191,266	352,263	487,414
3000	79,365	124,882	229,519	422,715	584,897
3500	92,593	145,695	267,772	493,168	682,380
4000	105,821	166,509	306,025	563,620	779,863
4500	119,048	187,323	344,279	634,073	877,345
5000	132,276	208,136	382,532	704,525	974,828
10000	264,551	416,273	765,063	1,409,051	1,949,656
15000	396,827	624,409	1,147,595	2,113,576	2,924,485
20000	529,103	832,546	1,530,127	2,818,102	3,899,313
25000	661,379	1,040,682	1,912,659	3,522,627	4,874,141
50000	1,322,757	2,081,364	3,825,317	7,045,254	9,748,282

NCC DOUBLE BENEFIT SCHEME							
Initial Amount (BDT)	Tenure & Monthly Installment Amount(BDT)					Matured Value(BDT) (before tax)	Interest Rate
	2 Years	3 Years	4 Years	5 Years	6 Years		
25,000	775	430	255	155	85	50,000	8.75%
50,000	1,550	860	510	310	170	100,000	8.75%
1,00,000	3,100	1,750	1,020	620	335	200,000	8.75%
2,00,000	6,200	3,500	2,050	1,225	670	400,000	8.75%
5,00,000	15,500	8,700	5,100	3,050	1,670	1,000,000	8.75%
10,00,000	31,000	17,200	10,200	6,075	3,330	2,000,000	8.75%
20,00,000	62,000	34,300	20,400	12,150	6,650	4,000,000	8.75%

NCC BANK MONEY DOUBLE PROGRAM (FDR NATURED)		
Duration	**Amount (min)**	**Amount (max)**
7 Years 10 Months	Tk. 1,00,000	Tk. 50,00,000

NCC MILLIONAIRE SCHEME			
Tenor	**Monthly Installment Amount (BDT)**	**Matured Value (BDT one million before tax)**	**Interest Rate**
2 Years	38,375	BDT 1,000,000	8.50%
3 Years	24,500	BDT 1,000,000	8.50%
4 Years	17,600	BDT 1,000,000	8.50%
5 years	13,550	BDT 1,000,000	8.25%
10 Years	5,390	BDT 1,000,000	8.25%
15 Years	2,850	BDT 1,000,000	8.25%
20 Years	1,650	BDT 1,000,000	8.25%

NCC KOTIPOTI SCHEME			
Tenor	**Monthly Installment Amount(BDT)**	**Matured Value (BDT one Crore before tax)**	**Interest Rate**
2 Years	383,750	BDT 10,000,000	8.50%
3 Years	244,900	BDT 10,000,000	8.50%
4 Years	175,650	BDT 10,000,000	8.50%
5 years	135,250	BDT 10,000,000	8.25%
10 Years	53,950	BDT 10,000,000	8.25%
15 Years	28,500	BDT 10,000,000	8.25%
20 Years	16,500	BDT 10,000,000	8.25%

Shown only for customer disclosure

PROVISIONAL PROFIT RATE (DEPOSIT) FOR ISLAMIC BANKING
EFFECTIVE DATE: SEPTEMBER 21, 2026

ALL ISLAMIC DEPOSIT PRODUCTS	
Deposit Products	**Profit Rate**
Mudarabah Savings Account	2.00%
Al Wadiah Current Account	0%
Mudarabah Short Notice Deposit Account	2.00%
Mudarabah Term Deposit Account-30 Days	3.25%
Mudarabah Term Deposit Account-90 Days	7.75%
Mudarabah Term Deposit Account-100 Days (Below 5 Crore)	7.75%
Mudarabah Term Deposit Account-100 Days (5 Crore & Above)	7.75%
Mudarabah Term Deposit Account-180 Days	7.75%
Mudarabah Term Deposit Account-200 Days (Below 5 Crore)	7.75%
Mudarabah Term Deposit Account-200 Days (5 Crore& Above)	8.00%
Mudarabah Term Deposit Account-300 Days	8.00%
MudarabahTerm Deposit Account-360 Days	8.00%
Mudarabah Term Deposit Account-720 Days	7.75%
Mudarabah Term Deposit Account-1080 Days	7.50%
Mudarabah Monthly Profit Deposit Scheme Account (1080 Days & 1800 Days)	7.75%
Mudarabah Monthly Profit Deposit Scheme Account Individual (360 days)	8.00%
Mudarabah Hajj Savings Scheme Account (3, 5, 10, 15, 20, 25 Years)	8.25%
Mudarabah Mohor Savings Scheme Account (3, 5, 10 Years)	8.00%
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