



RvZxq mÂq cKÍ mgr

[mÂq AugubZ msukó Z_ m`mj Z mnvqK cyKj]

cê eQi tgv`x eisj v`k mÂqcĪ (cêZê t 1977 ùt)

gj`gub t 10 UvKv; 50 UvKv; 100 UvKv; 500 UvKv; 1,000 UvKv; 5,000 UvKv; 10,000 UvKv; 25,000 UvKv; 50,000 UvKv; 1,00,000 UvKv; 5,00,000 UvKv; 10,00,000 UvKv|

tKv`uq cvl qv hq t RvZxq mÂq ej`i v, eisj v`k e`isKmn emYwR`K e`isKmgr Ges WvKNi t`tK µq I bM`vqb Kiv hq|

tgv` t 5 (cêê) eQi |
 gbydv t tgv` v`st` gbydv 13.19% | Zte tgv` cWZP cte`bM`vqb Kij 1g eQiv`st` 9.20%, 2q eQiv`st` 9.95%, 3q eQiv`st` 10.70%, 4_`eQiv`st` 11.45% n`ti gbydv cĭc` nte|

hiv µq Kitz cviteb t
 (K) mKj tKyx I tckvi eisj v`k x bMmi K;
 (L) AvqKi wewagj v, 1984 (Ask-2) Gi wewa 49-Gi Dc-wewa (2) G msÁwqZ `xKZ. fiel` Znuej Ges fiel` Znuej AvBb, 1925 (1925 Gi 19 bs) Ablyvq cwi Pwiz Z fiel` Znuej ;
 (M) AvqKi Aa`v`k-1984 Gi 6ô Zdmj Gi cvW`G Gi Abj`Q` 34 Ablyvq grm Lvgvi, nm-gjMki Lvgvi, tciw`UW tciw`w`w`m Drcri`b, eixR Drcri`b, `ibxq Drcw`Z eixR wecYb, Mem` ci`i Lvgvi, `y Ges `yRvZ `te`i Lvgvi, eivO Drcri`b Lvgvi, D`vb Lvgvi cKÍ, ti kg `uItcvKv cyj`bi Lvgvi, QIvK Drcri`b Ges dj I j ZivcZvi Pvl n`z AwRZ Avq-hv msukó Dc-Ki Kvgkvi KZR.cĭ`vqbKZ|
 (N) bvej tKi cĭy`l µq Kiv hq|

µtqi Eal`mgt
 K) e`w`i t`j`it t GKK b`tg 30 j `j A_`ev hM`b`tg 60 j `j |
 L) cĭZv`bi t`j`it t Eal`mgt v`b|

Ab`ib` mpeavt
 (K) GK tgv`v`i Rb` `qsiµqfite clywib`tqM mpeav w``gvb;
 (L) bvgbx`btqM Kiv hq / cwi eZê I emZj Kiv hq;
 (M) nmi`tq tMj, cjo tMj ev bó ntj Wyc`tKU mÂqcĪ BmyKiv hq|

wZb gum AšÍ gbydv`fĪEK mÂqcĪ (cêZê t 1998 ùt)

gj`gub t 1,00,000 UvKv; 2,00,000 UvKv; 5,00,000 I 10,00,000 UvKv|

tKv`uq cvl qv hq t RvZxq mÂq ej`i v, eisj v`k e`isKmn emYwR`K e`isKmgr Ges WvKNi t`tK µq I bM`vqb Kiv hq|

tgv` t 3 (wZb) eQi |
 gbydv t tgv` v`st` gbydv 12.59% | cĭZ wZb gum AšÍ gbydv D`Ej b Kiv hq| 1 (GK) j `j UvKv cĭZ wZb gum AšÍ 3,147.50/-UvKv gbydv cvl qv hq| tgv` cWZP cte`bM`vqb Kij 1g eQiv`st` 9.80% Ges 2q eQiv`st` 10.80% n`ti gbydv cĭc` nte Ges AwZwi` A_`cwi`tkwaZ n`q`vKj Zv gj- UvKv n`z KZê Kti mgšqceR Aenó gj- UvKv cwi`tkva Kitz nte|

hiv µq Kitz cviteb t mKj tKyx I tckvi eisj v`k x bMmi K|

µtqi Eal`mgt GKK b`tg mte`P 30 (w`k) j `j A_`ev hM`b`tg mte`P 60 (Iw) j `j UvKv µq Kiv hq|

Ab`ib` mpeavt
 (K) `f` gwmKiv`fĪEK gbydv cĭ`q;
 (L) bvgbx`btqM Kiv hq / cwi eZê I emZj Kiv hq;
 (M) nmi`tq tMj, cjo tMj ev bó ntj Wyc`tKU mÂqcĪ BmyKiv hq|

tcbkvi mÂqcĪ (cêZê t 2004 ùt)

gj`gub t 50,000 UvKv; 1,00,000 UvKv; 2,00,000 UvKv; 5,00,000 I 10,00,000 UvKv|

tKv`uq cvl qv hq t RvZxq mÂq ej`i v, eisj v`k e`isKmn emYwR`K e`isKmgr Ges WvKNi t`tK µq I bM`vqb Kiv hq|

tgv` t 5 (cêê) eQi |
 gbydv t tgv` v`st` gbydv 13.19% | cĭZ wZb gum AšÍ gbydv D`Ej b Kiv hq| 1 (GK) j `j UvKv cĭZ wZb gum AšÍ 3,297.50/-UvKv gbydv cvl qv hq| tgv` cWZP cte`bM`vqb Kij 1g eQiv`st` 9.20%, 2q eQiv`st` 9.95%, 3q eQiv`st` 10.70%, 4_`eQiv`st` 11.45% n`ti gbydv cĭc` nte Ges AwZwi` A_`cwi`tkwaZ n`q`vKj Zv gj- UvKv n`z KZê Kti mgšqceR Aenó gj- UvKv cwi`tkva Kitz nte|

hiv µq Kitz cviteb t Aemi cĭB mi Kivx, Avav-mi Kivx, `vqE`kwmZ, Avav-`vqZ`kwmZ cĭZv`bi KgRZ`Kgpix, mgšq tKv`UP Aemi cĭB gvbbxq w`Pv cWZMY, mk`i emnbri Aemi cĭB m`m` Ges gZ P`Kz`v`xi cwi emi K tcbkb mpeav`fĪEK `v`w`v`mšib|

µtqi Eal`mgt cĭB Avb`Zw`l K I fiel` Znuej i A_`w`v`tq GKK b`tg mte`P 50 (cÁvk) j `j UvKv|

Ab`ib` mpeavt
 (K) `f` gwmKiv`fĪEK gbydv cĭ`q;
 (L) bvgbx`btqM Kiv hq / cwi eZê I emZj Kiv hq;
 (M) nmi`tq tMj, cjo tMj ev bó ntj Wyc`tKU mÂqcĪ BmyKiv hq|

cwi evi mÂqcĪ (cêZê t 2009 ùt)

gj`gub t 10,000 UvKv; 20,000 UvKv; 50,000 UvKv; 1,00,000 UvKv; 2,00,000 UvKv; 5,00,000 UvKv Ges 10,00,000 UvKv|

tKv`uq cvl qv hq t RvZxq mÂq ej`i v, eisj v`k e`isKmn emYwR`K e`isKmgr Ges WvKNi t`tK µq I bM`vqb Kiv hq|

tgv` t 5 (cêê) eQi |
 gbydv t tgv` v`st` gbydv 13.45% | cĭZ gv`m gbydv D`Ej b Kiv hq| 1 (GK) j `j UvKv cĭZ gv`m 1,120.83 UvKv gbydv cvl qv hq| tgv` cWZP cte`bM`vqb Kij 1g eQiv`st` 9.20%, 2q eQiv`st` 9.95%, 3q eQiv`st` 10.70%, 4_`eQiv`st` 11.45% n`ti gbydv cĭc` nte Ges AwZwi` A_`cwi`tkwaZ n`q`vKj Zv gj- UvKv n`z KZê Kti mgšqceR Aenó gj- UvKv cwi`tkva Kitz nte|

hiv µq Kitz cviteb t 18 (Avwi) I Z`v`v`eqtmi th tKv eisj v`k x gv`j v, th tKv eisj v`k x kv`mi K cĭZeUx (cjad I gv`j v) Ges 65 (cql wE) I Z`v`v`th tKv eisj v`k x (cjad I gv`j v) bMmi K|

µtqi Eal`mgt GKK b`tg mte`P 45 (cqv`w`j k) j `j UvKv|



RvZxq mÂq Avav`Bi

Af`š`x m`v` w`f`w, A_`gš`v`j q MYcRvZš` eisj v`k mi Kvi

wZb gum AšÍ gbydv`fĪEK mÂqcĪ (cêZê t 1998 ùt)

gj`gub t 1,00,000 UvKv; 2,00,000 UvKv; 5,00,000 I 10,00,000 UvKv|

tKv`uq cvl qv hq t RvZxq mÂq ej`i v, eisj v`k e`isKmn emYwR`K e`isKmgr Ges WvKNi t`tK µq I bM`vqb Kiv hq|

tgv` t 3 (wZb) eQi |
 gbydv t tgv` v`st` gbydv 12.59% | cĭZ wZb gum AšÍ gbydv D`Ej b Kiv hq| 1 (GK) j `j UvKv cĭZ wZb gum AšÍ 3,147.50/-UvKv gbydv cvl qv hq| tgv` cWZP cte`bM`vqb Kij 1g eQiv`st` 9.80% Ges 2q eQiv`st` 10.80% n`ti gbydv cĭc` nte Ges AwZwi` A_`cwi`tkwaZ n`q`vKj Zv gj- UvKv n`z KZê Kti mgšqceR Aenó gj- UvKv cwi`tkva Kitz nte|

hiv µq Kitz cviteb t mKj tKyx I tckvi eisj v`k x bMmi K|

µtqi Eal`mgt GKK b`tg mte`P 30 (w`k) j `j A_`ev hM`b`tg mte`P 60 (Iw) j `j UvKv µq Kiv hq|

Ab`ib` mpeavt
 (K) `f` gwmKiv`fĪEK gbydv cĭ`q;
 (L) bvgbx`btqM Kiv hq / cwi eZê I emZj Kiv hq;
 (M) nmi`tq tMj, cjo tMj ev bó ntj Wyc`tKU mÂqcĪ BmyKiv hq|

cwi evi mÂqcĪ (cêZê t 2009 ùt)

gj`gub t 10,000 UvKv; 20,000 UvKv; 50,000 UvKv; 1,00,000 UvKv; 2,00,000 UvKv; 5,00,000 UvKv Ges 10,00,000 UvKv|

tKv`uq cvl qv hq t RvZxq mÂq ej`i v, eisj v`k e`isKmn emYwR`K e`isKmgr Ges WvKNi t`tK µq I bM`vqb Kiv hq|

tgv` t 5 (cêê) eQi |
 gbydv t tgv` v`st` gbydv 13.45% | cĭZ gv`m gbydv D`Ej b Kiv hq| 1 (GK) j `j UvKv cĭZ gv`m 1,120.83 UvKv gbydv cvl qv hq| tgv` cWZP cte`bM`vqb Kij 1g eQiv`st` 9.20%, 2q eQiv`st` 9.95%, 3q eQiv`st` 10.70%, 4_`eQiv`st` 11.45% n`ti gbydv cĭc` nte Ges AwZwi` A_`cwi`tkwaZ n`q`vKj Zv gj- UvKv n`z KZê Kti mgšqceR Aenó gj- UvKv cwi`tkva Kitz nte|

hiv µq Kitz cviteb t 18 (Avwi) I Z`v`v`eqtmi th tKv eisj v`k x gv`j v, th tKv eisj v`k x kv`mi K cĭZeUx (cjad I gv`j v) Ges 65 (cql wE) I Z`v`v`th tKv eisj v`k x (cjad I gv`j v) bMmi K|

µtqi Eal`mgt GKK b`tg mte`P 45 (cqv`w`j k) j `j UvKv|

Ab'ib' mjeavt

- (K) gwmKwfiEiZ gbydv c0`q;
- (L) bvgbx ibtqM Kiv hvq / cwi eZB I emZj Kiv hvq;
- (M) nmi tq tMj , cjo tMj ev bo ntj WyciKU mAcT BmyKiv hvq|

WKNi mAc e'isK (c0ZB t 1872 ul)

K) mavi Y inmet

1| gbydv t 7.5% (mij nfti)

2| hviv iebtqM KiZ cvi teb t

- (K) mKj tkYx I tckvi ejsj v`kx bWmi K|
- (L) bievj tKi ctY I G inmie tLj v hvq|

3| iebtqM Li Dal'ngv t GKK bvtg mteP 30 j 9| UvKv Ges hM bvtg mteP 60 j 9| UvKv|

4| Ab'ib' mjeav t (K) bvgbx ibtqM Kiv hvq / cwi eZB I emZj Kiv hvq;

(L) GK gftmi I gbydv c0`q|

L) tgv`x inmet

1| gbydv t tgv`x v`si (3 eQi) gbydv 13.24%| Zte 1 (GK) eQi, 2 (B) eQi A_er 3 (uZb) eQi tgv`x inmie tLj v hvq| GtftI gbydv nvi 1 (GK) eQti i Rb` 10.40%, 2 (B) eQti i Rb` 11.40% Ges 3 (uZb) eQti i Rb` 13.24%| AvgbZKvix B`Qv KiZ c0Z 6 gym Afi gbydv DtEj b KiZ ctib| tmtftI 1g eQti 10.00%, 2q eQti 10.50% Ges 3q eQti 11.00% nfti gbydv c0`q|

2| hviv iebtqM KiZ cvi t b t

- (K) mKj tkYx I tckvi ejsj v`kx bWmi K|
- (L) bievj tKi ctY I G inmie tLj v hvq|

3| iebtqM Li Eal'ngv t GKK inmt 30 j 9| UvKv Ges hM inmt 60 j 9| UvKv|

4| Ab'ib' mjeav t

- (K) mKj tkYx I tckvi ejsj v`kx bWmi K G cktf inmie Lj tZ cvi t b;
- (L) bvgbx ibtqM Kiv hvq / cwi eZB I emZj Kiv hvq;
- (M) GK tgv`i i Rb` mqsuq cjt iebtqM mjeav cvl qv hvq|

Wk Rieb exgv (c0ZB t 1872 ul)

Wk Rieb exgv mi Kvi KZR cwi Pwj Z|

(1) hviv G exgv KiZ cvi t 19 t_ tK 55 eQi eqm mKj tkYx I tckvi ejsj v`kx bWmi K|

(2) cji uni aiY t (K) Rieb Pr³ exgv; (L) tgv`x exgv; (M) ukftv tgv`x exgv; (O) weem exgv; (0) GtUtgU exgv|

(3) Ab'ib' mjeav t

(K) AvqKi i teU cvl qv hvq (L) uctgqrgi nvi Kg tevrtmi cwi gY tekx (M) 100% Sjk i bivicEv (N) AvKi`K gZz I Pi-AygZvi g'zj i eav Pr³ (O) Wv³ix cixy'v Qrov cji im|

(3) chj Z tevm t

exvi tkYxc0Z nrti c0Z eQti tevm

- (K) AvRxb exgv 42.00 UvKv
- (L) tgv`x exgv 33.00 UvKv

ejsj v`k c0BR eU (100 UvKv gj`gub)

c0Z WtZ c0Z nmi tR cji`vi

- (K) 6,00,000 UvKv c0g cji`vi GK u
- (L) 3,25,000 UvKv uZxq cji`vi GK u
- (M) 1,00,000 UvKv ZZxq cji`vi`u
- (N) 50,000 UvKv PZZ`cji`vi`u
- (O) 10,000 UvKv cAg cji`vi Pwj k u

Ab'ib' Z`vej x t

- (K) c0Z uZb gym Afi (31 Rvgrix, 30 Gucj, 31 RjvB I 31 Atwei) 0W0 AbjZ nq|
- (L) etU ibt`K Z ieqq Zwi L ntZ bb`Zg 2 (B) gym AwZtgi ci D³ eU 0W0 Gi AvL Zvq Avtete|
- (M) 0W0 Abjvbi i bafti Z Zwi L ntZ`y eQti i gta` cji`vfti i UvKv`vex KiZ nq|

I tQR Avbfti tMftj ctgU eU (c0ZB-1981 ul)

gj`gub t 25,000 UvKv; 50,000 UvKv; 1,00,000 UvKv; 2,00,000 UvKv; 5,00,000 UvKv; 10,00,000 Ges 50,00,000 UvKv

tKv`uq cvl qv hvq t ejsj v`k e'isK Ges iet`k Aem`Z ejsj v`tki Zdmj x e'istKi kvL, G- tPA nvdM, G- tPA tKv`ubx I t`tk th mKj e'istK iet`kK gy'v inmie (Gd. m GKvDv) tLj v hvq, tm mKj e'isK t_ tK uq Kiv hvq|

tgv` t 5 (c0B) eQi |

gbydv nvi t 12.00 % (Pmex nfti)

hviv uq KiZ cvi teb t

- (K) %a I tQR Avbfti ibtR ev Arte`b ctI Dti uLZ e'is³ ev ejsj v`tk Zvi tevbclm qvixi bvtg iet`kK gy'v uq Kiv hvq|
- (L) iet`k ejsj v`k` Zvrtm KgPZ ejsj v`k mi Kiti i KgRZPi KgPvix KZR. uq Kiv hvq|

uqti Eal'ngv: Eal'ngv t bB|

Ab'ib' mjeav t

- (K) 40% t_ tK 50% ch'igZz`Sjk i mjeav i tqtQ;
- (L) `qsuqfite cjt iebtqM mjeav c0`q;
- (M) IvbWmKwfiEiZ gbydv c0`q;
- (N) etU iecitZ FY MhtYi mjeav i tqtQ;
- (O) bvgbx ibtqM Kiv hvq / cwi eZB I emZj Kiv hvq;
- (P) nmi tq tMj , cjo tMj ev bo ntj WyciKU eU Bmyi m'jhm i tqtQ|
- (Q) AvU tKvU UvKv ev Z`y'g'wKb Wj vi iebtqMKvixi Rb` im. AvB. ic (C.I.P) mjeav i tqtQ;
- (R) Gdvm GKvDv`_vKvi tKvb eva`evaKZv t bB|

BD. Gm. Wj vi uctgqrg eU (c0ZB - 2002 ul)

gj`gub t gmkB Wj vi 500; gmkB Wj vi 1,000; gmkB Wj vi 5,000; gmkB Wj vi 10,000 Ges gmkB Wj vi 50,000|

tKv`uq cvl qv hvq t ejsj v`k e'isK Ges ejsj v`k e'isK KZR. Abjgwi`Z Zdmj x e'istKi i bafti Z kvLvmga; thLv t b`et`kK gy'v inmie tLj v hvq|

tgv` t 3 (uZb) eQi |

gbydv nvi t tgv` v`si gbydv 7.50%| Zte tgv` c0ZP cte`bM`vqb Kiv ntj 1g eQi v`si 6.50% Ges 2q eQi v`si 7.00% nfti gbydv c0`q nte|

hviv uq KiZ cvi teb t Avbeimx ejsj v`kx Ges ejsj v`kx estkv`Z iet`kx bWmi K|

uqti Eal'ngv: Eal'ngv t bB|

Ab'ib' mjeav t

- (K) 15% t_ tK 25% ch'igZz`Sjk i mjeav i tqtQ;
- (L) `qsuqfite cjt iebtqM mjeav iet`gub;
- (M) IvbWmKwfiEiZ gbydv c0`q;
- (N) etU iecitZ FY MhtYi mjeav i tqtQ;
- (O) bvgbx ibtqM Kiv hvq / cwi eZB I emZj Kiv hvq;
- (P) GK uqjv qb ev Z`y'g'wKb Wj vi iebtqMKvixi Rb` im. AvB. ic (C.I.P) mjeav i tqtQ;
- (Q) Gdvm GKvDv`_vKvi tKvb eva`evaKZv t bB|
- (R) nmi tq tMj , cjo tMj ev bo ntj WyciKU eU Bmyi m'jhm i tqtQ|
- (S) ejsj v`kx gy'v gbydv c0`q;
- (T) G etU iebtqMKZ.A_`9 AvRZ gbydv AvqKi gy`|

BD. Gm. Wj vi Bbft`÷ tgvU eU (c0ZB - 2002 ul)

gj`gub t gmkB Wj vi 500; gmkB Wj vi 1,000; gmkB Wj vi 5,000; gmkB Wj vi 10,000 Ges gmkB Wj vi 50,000|

tKv`uq cvl qv hvq t ejsj v`k e'isK Ges ejsj v`k e'isK KZR. Abjgwi`Z Zdmj x e'istKi i bafti Z kvLvmga; thLv t b`et`kK gy'v inmie tLj v hvq|

tgv` t 3 (uZb) eQi |

gbydv nvi t tgv` v`si gbydv 6.50%| tgv` c0ZP cte`bM`vqb Kiv ntj 1g eQi v`si 5.50% Ges 2q eQi v`si 6.00% nfti gbydv c0`q nte|

hviv uq KiZ cvi teb t Avbeimx ejsj v`kx Ges ejsj v`kx estkv`Z iet`kx bWmi K|

uqti Eal'ngv: Eal'ngv t bB|

Ab'ib' mjeav t

- (K) gmkB Wj vi A_er ejsj v`kx gy'v gbydv c0`q;
- (L) `qsuqfite cjt iebtqM mjeav iet`gub;
- (M) IvbWmKwfiEiZ gbydv c0`q;
- (N) etU iecitZ FY MhtYi mjeav i tqtQ;
- (O) bvgbx ibtqM Kiv hvq / cwi eZB I emZj Kiv hvq;
- (P) GK uqjv qb ev Z`y'g'wKb Wj vi iebtqMKvixi Rb` im. AvB. ic (C.I.P) mjeav i tqtQ;
- (Q) nmi tq tMj , cjo tMj ev bo ntj WyciKU eU Bm`i m'jhm i tqtQ|
- (R) G etU iebtqMKZ.A_`9 AvRZ gbydv AvqKi gy`|
- (S) 15% t_ tK 25% ch'igZz`Sjk i mjeav i tqtQ;
- (T) Gdvm GKvDv`_vKvi tKvb eva`evaKZv t bB|

ie`hmi Z Zt`i Rb` ibKU` ejsj v`k e'isK, RvZxq mAc ey'v, emYvR`K e'isK I WKNti i mft` thWmthM Ki ab A_er j MBb Ki ab http://www.nationalsavings.gov.bd