

Attractive Savings Schemes

In an increasingly uncertain economic landscape, savings schemes are becoming essential tools for individuals seeking financial security and long-term stability. Across Bangladesh, banks are offering an impressive range of savings products, each designed to cater to specific life stages, ambitions, and financial needs. From retirement planning to digital banking solutions, today's offerings are as diverse as the country's evolving economy.

Bank Asia: Targeted Solutions for Women, Seniors and Aspiring Millionaires

Bank Asia has positioned itself as a frontrunner in

For customers maintaining larger savings balances, the EBL Premium Savings Account offers higher returns along with exclusive privileges. Meanwhile, the EBL Confidence DPS encourages disciplined monthly savings, helping customers build wealth steadily over time to achieve major financial goals.

These products reflect EBL's strategy of supporting financial inclusion while rewarding prudent saving habits across different customer segments.

Midland Bank: Embracing Technology for Greater Convenience

Midland Bank has taken significant strides in providing fully digitalised savings solutions. The MDB Digital



delivering tailored savings solutions. Its ACHOL scheme is a specialised monthly savings product developed exclusively for women aged 18 and above. Additional benefits include the opportunity to open multiple ACHOL accounts with varying instalment amounts, and access to loan facilities against deposited amounts, according to the bank's secured overdraft policy.

For senior citizens, Bank Asia has introduced Nirbhabona, a term savings product specifically crafted to ensure financial security and peace of mind during retirement. Available to individuals aged 60 and above, the scheme offers a fixed deposit tenure of either three or five years, with monthly benefits credited directly to a linked account. The minimum deposit requirement is set at BDT 100,000 for single accounts and BDT 6,000,000 for joint accounts. The scheme also offers loan facilities against deposits, providing flexibility to account holders.

Bank Asia's Sanchay-E-Kotipoti scheme, meanwhile, caters to those aspiring to build significant wealth over the long term. Designed for individuals aged 18 and above, including minors under the supervision of a guardian, the scheme promotes disciplined monthly savings with the ultimate goal of becoming a millionaire.

BRAC Bank: Merging Digital Convenience with Traditional Savings

BRAC Bank has embraced the digital transformation of financial services through its Virtual Savings Account. Targeted at customers aged 18 and above, the Virtual Savings Account replaces traditional debit cards with a multicurrency virtual card, allowing instant issuance without physical delivery. Customers benefit from monthly interest accrual, higher interest rates, and the ability to transact via QR codes and e-commerce platforms. Furthermore, no maintenance fee is charged if the account maintains an average balance above BDT 50,000. Reward points on spending and the facility to withdraw cash through Astha cash-out at BRAC Bank ATMs enhance the account's appeal to the digital generation.

United Commercial Bank: Flexible Solutions for Modern Savers

United Commercial Bank (UCB) has developed a suite of products tailored to the changing financial habits of Bangladeshis. The UCB AYMA Savings Account specifically targets women, promoting financial independence through attractive interest rates and enhanced banking privileges. In response to the booming freelance economy, the UCB Swadhin Account supports service exporters with easy management of foreign currency earnings alongside local transactions.

For long-term planners, UCB offers the Super Flex Deposit Premium Scheme, a monthly savings product designed to help customers achieve future goals such as education, travel, or home improvement through disciplined instalments and competitive returns. For affluent individuals seeking to maximise returns, the Dynamic Benefit Savings Account combines higher interest rates with flexible account management and fee waivers, offering a premium banking experience.

Eastern Bank: Products for Empowerment and Disciplined Growth

Eastern Bank (EBL) provides a range of savings solutions designed to meet the evolving aspirations of its customers. The EBL Smart Women's Savings Account is tailored to women, combining flexible savings options with attractive interest rates and additional benefits.

Customers today have a wealth of choices, whether they seek a secure retirement, a pathway to millionaire status, a digital-first banking experience, or simple, flexible saving tools for everyday needs.

Savings Account can be opened entirely online without the need for an initial deposit. Customers receive a free lifetime debit card, free internet banking, and free SMS banking for the first year. Interest is calculated daily and credited monthly, and customers benefit from a generous transaction limit, with a waiver on foreign currency endorsement charges.

Building on its digital-first approach, Midland Bank's MDB Digital DPS offers a flexible deposit scheme accessible through online banking. Instalment amounts start as low as BDT 250 and can go up to BDT 500,000, with tenures ranging from three months to twenty years. No physical documentation is required, making it one of the most accessible and convenient savings products in the market.

For savers with larger balances, the MDB Super Saver Plus offers an enhanced interest rate for those maintaining a daily minimum balance of BDT 50,000. The account includes free internet banking, a free debit card for the first year, and a free cheque book, combining profitability with everyday banking convenience.

Prime Bank: Accessible Savings Options for Every Stage of Life

Prime Bank's offerings include the Prime Savings Account, a flexible product requiring only a minimal initial deposit of BDT 500. Customers can earn daily interest, provided a minimum balance of BDT 10,000 is maintained, with interest paid out on a half-yearly basis. Free internet banking and access to debit and cheque book facilities add to its convenience.

For younger savers, Prime Bank offers the Prime First Account, designed for students under 18 years old and operated by their guardians. With no minimum balance requirement, daily interest accrual, and complimentary banking services such as free debit cards and internet banking, the Prime First Account supports early financial literacy and independence.

Women seeking comprehensive financial solutions may opt for the Prime Women's Savings Account, which combines attractive interest rates with a range of benefits, including free health insurance coverage up to BDT 1 lakh, discounts on loan processing fees and locker charges, and access to certification courses aimed at personal development.

Matching Aspirations with Opportunities

The landscape of savings schemes in Bangladesh is more vibrant and diverse than ever before. From traditional deposit plans to fully digital accounts, banks are offering products that not only secure savings but also align with broader goals of empowerment, financial inclusion, and wealth creation.

With a thoughtful evaluation of personal goals and financial requirements, savers in Bangladesh can now find schemes perfectly suited to their aspirations and lifestyle.

MOHAMMAD MAMDUDUR RASHID
Managing Director & CEO
United Commercial Bank (UCB)

The Daily Star (TDS): Could you provide an overview of the current savings situation at your bank?

Mohammad Mamdudur Rashid (MMR): At UCB, we are witnessing sustained interest in savings among our customers. Despite economic fluctuations, public trust in our bank remains strong. Our deposit portfolio continues to grow, fuelled by both individuals and institutions. Customers are shifting from basic transactional accounts to more structured, goal-based savings plans.

This growing trust is evident in the numbers. In just the first 36 working days of 2025, over 100,000 new accounts were opened across branches, agent outlets, and digital platforms. In February alone, we saw a net deposit growth of BDT 13.32 billion, which rose to BDT 23.6 billion in March.

TDS: What are the top savings schemes that you are currently offering?

MMR: UCB offers a wide array of savings products designed to serve diverse customer needs. The UCB Shomota Savings Account provides low-cost access for the unbanked, while the AYMA Savings Account empowers women across all segments with attractive rates and special privileges. For affluent clients, the Dynamic Benefit and Imperial Savings Accounts offer enhanced returns and premium services. The UCB Swadhin Account supports freelancers and service exporters in managing foreign income, while the NRB Savings Account caters to non-resident Bangladeshis. Our Monthly Savings Scheme (DPS)

encourages disciplined saving, and Fixed Deposits (FDs) deliver higher returns through structured, long-term commitments.

TDS: What initiatives have your bank taken to encourage savings habits among the general public?

MMR: At UCB, we believe financial inclusion begins with the habit of saving. We are actively promoting savings across all demographics through school programmes, community outreach, and digital content aimed at building early awareness. Our agent banking network extends secure savings options to rural and underserved communities. Innovation drives our approach—customers can now open accounts within minutes via the UCBi. Digital App, while biometric agent banking allows account access using only a fingerprint. Goal-based schemes such as the Millionaire products help customers save for specific life goals. Whether a student or a retiree, our inclusive solutions empower all to save confidently.

TDS: What innovative steps have been implemented to make savings products more convenient and accessible for all kinds of customers?

MMR: Digital adoption plays a vital role in UCB's ongoing transformation. A significant volume of customer activity is now conducted digitally, including account openings, term and recurring deposit setups, e-commerce transactions, POS and ATM/CRM usage, fund transfers, and bill payments. This growing engagement reflects increasing comfort with technology-driven financial services. Customers now view UCB not merely as a bank, but as a trusted financial partner. Despite recent sectoral changes, UCB remains financially robust. Following the restructuring of our Board under the interim government, we have maintained stability and achieved growth—without any financial support from Bangladesh Bank—thanks to strong fundamentals and strategic foresight.

TDS: What are your future plans regarding the enhancement and expansion of savings products?

MMR: Our future roadmap focuses on personalisation, digital first experiences, and social responsibility. We will soon launch AI-powered tools that analyse customer behaviour and recommend personalised savings strategies. In support of sustainability, we are developing green savings products to encourage paperless, eco-friendly banking. We also aim to integrate savings, investment, and insurance into a unified platform for comprehensive financial management.



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এমডিবি ডিজিটাল ডিপিএস

সঞ্চয় করুন সহজেই ঘরে বসে



- ৩/৬/৯ মাস থেকে ১/২/৩/৫/৮/১০/১৫/২০ বছর পর্যন্ত সুবিধাজনক যেকোনো মেয়াদে ২৫০/৫০০/১,০০০/১০,০০০/২৫,০০০/৫০,০০০/৭৫,০০০/১,০০,০০০ টাকা থেকে ৫,০০,০০০ টাকা পর্যন্ত আপনার সামর্থ্য অনুযায়ী সঞ্চয় করুন।



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