

# SAVING FOR A BETTER TOMORROW

## Bangladesh's Evolving Deposit Landscape

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In a country where economic uncertainties often challenge long-term planning, deposits have quietly become one of the most powerful tools shaping both personal security and national financial stability. Far beyond being just idle savings, they are now central to how banks build resilience, how citizens navigate inflation, and how the financial sector fuels inclusive growth. From rural homemakers to digital freelancers, deposit schemes in Bangladesh are evolving fast—combining technology, trust, and tailored solutions to reach more people than ever before.

"Effectively managing uncertainties and emergencies demonstrates resilience against

financial shocks. Those who practise sound financial management are better prepared to meet future obligations and crises. Regular, planned deposits in banks contribute to greater stability and security," says Dr Muhammad Shahadat Hossain Siddiquee, Professor of Economics at the University of Dhaka.

According to data from Bangladesh Bank, deposits in the country's scheduled banks have continued to show a steady upward trend, reflecting sustained public trust in the banking sector despite ongoing economic headwinds. As of April 2025, total deposits stood at Tk. 18.20 trillion, marking an 8.21% year-on-year increase and a marginal monthly rise of 0.11%.

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