

SAVING FOR A BETTER TOMORROW

Bangladesh's Evolving Deposit Landscape

PRIYAM PAUL

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%.

SEE PAGE J4

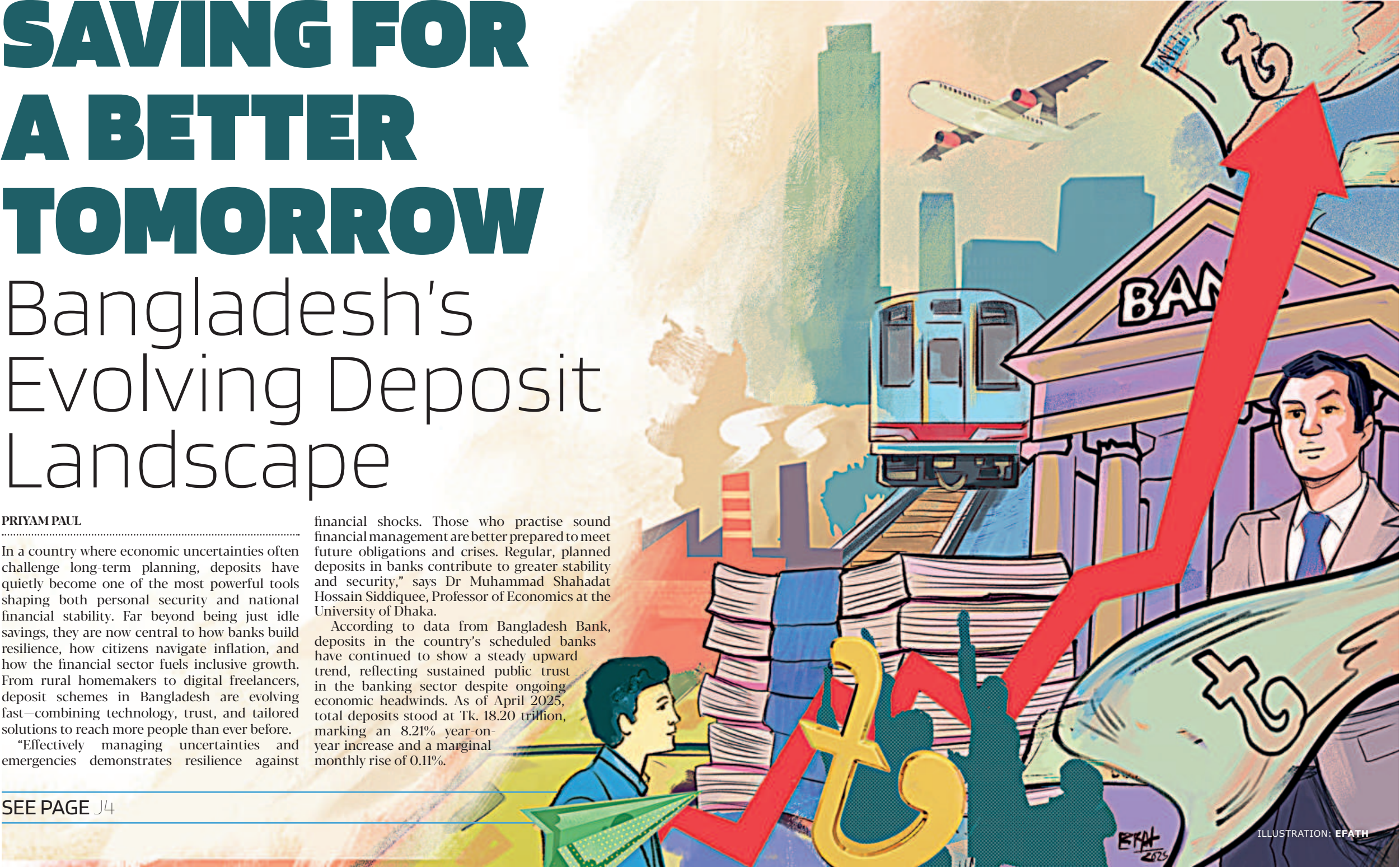


ILLUSTRATION: EPATH



FIRST SAVINGS ACCOUNT

Let your child’s first banking experience begin the Shariah-compliant way—with the **Prime Hasanah First Account**. With attractive profit, financial security and a range of benefits, Prime Bank is here by your side to help your child build smart saving habits through Shariah-compliant banking.

- Initial deposit of only BDT 100.
- Provisional profit rate of 5.00% on any deposit amount.
- Profit calculated daily and paid every six months.
- Free cheque book and debit card.
- No account maintenance fee.
- Enjoy free SMS alerts and internet banking through MyPrime.



HALAL SAVINGS THRIVING FUTURE

HASANAH
ISLAMIC BANKING
البنكية الاسلامي

24/7 Helpline
16218
primebank.com.bd

Sign Language
Video Call Service
013 211 16218
10 AM – 4 PM