

PIONEERING THE FOURTH-GENERATION BANKS

with Record Deposit Achievements

DR MD TOUHIDUL ALAM KHAN, Managing Director & CEO, NRBC Bank

The Daily Star (TDS): What is the current state and trend of bank deposits in the country?

Dr Md Touhidul Alam Khan (DMTAK): Currently, Bangladesh is home to 62 commercial banks. Despite global economic uncertainties, the banking sector in Bangladesh has experienced a consistent increase in deposit collection. According to the latest report from Bangladesh Bank, the total deposits in the banking sector reached BDT 18.2 trillion as of 30 April 2025, reflecting a 4.5% growth compared to the same period last year. Nonetheless, global instability stemming from the Russia-Ukraine conflict, ongoing tensions in the Middle East, and the United States' tariff policies have exerted some influence on Bangladesh's financial landscape. If both domestic and international conditions improve, it is anticipated that deposit flows will further accelerate.

TDS: What major deposit schemes

does your bank currently offer, particularly those tailored to specific customer segments?

DMTAK: As previously highlighted, the banking landscape has undergone substantial transformation. Nevertheless, people in Bangladesh are increasingly gravitating toward formal banking channels. Customers are looking to safeguard their hard-earned money, while banks are expanding their reach through an extensive network of branches, sub-branches, digital platforms, mobile banking, and agent banking.

NRBC Bank continues to demonstrate steady deposit growth. As of the end of June, our total deposits amounted to BDT 20,200 crore. This growth is primarily driven by customer-centric services, innovative deposit schemes, and the trust we have built. Currently, we serve our customers through 109 branches and 415 sub-branches across the country. To cater to diverse customer needs, we have introduced a variety of deposit schemes, including General Savings Accounts, Fixed Deposits (FDR), Monthly Savings Schemes (DPS), Double/Triple Benefit Schemes, Millionaire Schemes, and Pensioner Schemes. We also offer specialised deposit schemes tailored for professionals and working individuals. For instance, the Shikkhaguru scheme is designed to honour educators, while targeted savings schemes are available

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for garment workers and other labour professionals.

TDS: What innovations has your bank introduced in terms of technology, payments, and security to benefit depositors?

DMTAK: There is significant potential to expand mobile deposit services among the unbanked population in

Bangladesh. According to the Global Finex 2025 report by the World Bank, over 50% of unbanked adults globally—more than 650 million people—live in Bangladesh, which has a low financial inclusion rate of around 50%. Despite some progress, a large segment of the population remains without access to formal financial services. The widespread use of mobile technology presents a huge opportunity to bridge this gap, enabling more people, especially those with low incomes, to access banking through mobile deposits and financial technology solutions. This can significantly enhance financial inclusion and economic participation on a daily or weekly basis.

This innovative approach will

eliminate the need for customers to visit the bank physically, even for cash deposits or withdrawals after maturity. The entire process will be automated, with funds directly deposited into customers' accounts.

TDS: What role do you believe the government should play in strengthening public trust and ensuring the safety of deposits in the banking sector?

DMTAK: While commercial banks operate as business entities, they are also regarded as public institutions and are regulated directly by the government. Bangladesh Bank, on behalf of the government, issues licences, supervises operations, and ensures adherence to regulations. As a result, Bangladesh Bank and the government play a vital role in fostering public trust in the banking sector. Rigorous supervision and regularly updated policies are essential to maintaining sector stability.

Bangladesh's Evolving Deposit Landscape

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EBL has also launched the EBL Freelancer Account, tailored for digital professionals, to capture a growing segment of tech-savvy depositors.

Islamic banks and Shariah-compliant divisions of conventional banks are likewise expanding their deposit portfolios. These include women-focused products and rural outreach schemes, essential components of the national financial inclusion strategy.

"Our recent offerings include the Al-Wadiyah Current Plus Account, Mudaraba Savings Plus Deposit, and Mudaraba Youth Saver Account. These are designed for individuals, SMEs, and the youth—ensuring ease

outside the formal workforce," says Tareq Refat Ullah Khan.

"Prime Bank's Neera platform includes exclusive deposit schemes and insurance options to enhance financial inclusion. Under Hasanah Islami Banking, we offer Shariah-compliant savings, Mudaraba term deposits, and profit-sharing accounts," notes M. Nazeem A. Choudhury, Deputy Managing Director, Prime Bank PLC.

"Through targeted products and outreach via branches, sub-branches, and digital platforms, we aim to empower rural communities, freelancers, low-income groups, and remittance recipients," states M. Shamsul Arefin, Managing Director of NCC Bank.

university years. At the same time, banks are tapping into the expatriate market by offering attractive savings schemes for NRBS.

Youth engagement is promoted through PrimeAcademia's zero-fee Youth Accounts, while teachers enjoy preferential interest rates, insurance, and loan facilities. For educational institutions, we offer dedicated accounts for payroll and tuition collection. NRBS benefit from the NFCD, NRBL, Home Loan and Prime Porijon Accounts—featuring income plans and remittance-linked savings," explains M. Nazeem A. Choudhury of Prime Bank.

Ultimately, the long-term health of the deposit ecosystem relies on sustained depositor confidence,



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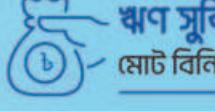
প্রতি লাখে সর্বোচ্চ ১৫০ টাকা মর্যাদা



মর্যাদ
১/২/৩ বছর এবং ১৩ মাস



বিনিয়োগের সীমা
১ লাখ টাকা থেকে ১ কোটি টাকা



ধ্বনি সুবিধা
মোট বিনিয়োগের ৮৫% মর্যাদা ওভারড্রাফট সুবিধা

বিশেষ সুবিধা

কমপ্লিমেন্টারি ক্রেডিট কার্ড

ডিবিএ্যাঁ পরিকল্পনা

পারিবারিক খরচ
সম্মানদের শিক্ষা
অবসর পরিকল্পনা

of access and encouraging disciplined saving," states Mohd. Rafat Ullah Khan, Managing Director (Current Charge), Al-Arafah Islami Bank.

"We provide Islamic Banking Deposits—Mudaraba savings and term deposits, fully compliant with Shariah principles—as well as products aimed at empowering women, such as Achol and the Senior Citizen Deposit Schemes," adds ANM Mahfuz, Managing Director (CC) of Bank Asia PLC.

"At BRAC Bank, our flagship Women Banking proposition, TARA, empowers and connects women across Bangladesh. TARA includes tailored financial and lifestyle products, including the TARA Homemaker Savings Account—specifically created for women

Digital banking platforms are playing an increasingly central role. Apps that offer user-friendly interfaces, biometric authentication, and a full range of services are reshaping how customers engage with deposits.

"One cornerstone of our digital strategy is the IFIC Aamar App. It enables customers to access over 20 services from a single platform, secured through biometric authentication. The app reflects our commitment to accessibility, convenience, and innovation," says Md. Mehmoond Husain, Chairman of IFIC Bank.

Student deposit schemes are also on the rise, especially for those aspiring to study abroad or seeking financial independence during

underpinned by strong governance and sound regulatory oversight.

"Public trust is the foundation of a strong and resilient banking sector, and the government plays a central role in upholding that trust. There must be a robust regulatory framework with updated rules on liquidity, capital adequacy, and risk governance," asserts Md. Ahsan-uz Zaman, Managing Director & CEO of Midland Bank.

"Rigorous supervision and regularly updated policies are essential for maintaining sector stability. Moreover, expanding deposit insurance coverage would significantly bolster depositor confidence," concludes Dr Md Touhidul Alam Khan, Managing Director & CEO of NRBC Bank.