

Expected Profit Rate of Islamic Banking Deposit Products effective from 27th December, 2023

Mudarabah Deposit Accounts		Expected Profit Rate
Mudarabah Savings Account Retail		2.50%
Mudarabah My NRB Savings Account		2.00%
Mudarabah Payroll Account		2.50%
Perpetual cash Waqf account	Below 100K	7.25%
Temporary Cash Waqf account	BDT 100K & Above	8.00%
Mudarabah Deposit Scheme		Expected Profit Rate
Mudarabah Deposit Pension Account Retail (3/5/10 Years)		7.50%
Mudarabah Hajj Savings Scheme		7.50%
Mudarabah Monthly Profit Deposit Scheme Retail (1 year)		7.25%
Mudarabah Term Deposit Account – (Retail Combo)		Expected Profit Rate
Mudarabah Term Deposit Account Retail 30 Days - Retail	Below 2.5M	5.00%
	BDT 2.5M to < 5M	5.50%
	BDT 5M & Above	5.75%
Mudarabah Term Deposit Account Retail 90 Days - Retail	Below 2.5M	6.25%
	BDT 2.5M to < 5M	6.50%
	BDT 5M & Above	6.75%
Mudarabah Term Deposit Account Retail 180 Days – Retail	Below 2.5M	6.50%
	BDT 2.5M to < 5M	6.75%
	BDT 5M & Above	7.00%
Mudarabah Term Deposit Account Retail 360 Days – Retail	Below 2.5M	6.75%
	BDT 2.5M to < 5M	7.00%
	BDT 5M & Above	7.25%
Mudaraba Short Notice Deposit Account Retail/Corp/SME		Expected Profit Rate
Below 10M		3.00%
BDT 10M to <250M		3.00%
BDT 250M to <500M		3.00%
BDT 500M to <1000M		3.00%
BDT 1000M to Above		3.00%
Mudarabah Term Deposit Account – Corporate (Combo)		Expected Profit Rate
Mudarabah Term Deposit 30 Days - Corporate	Below BDT 10M	5.00%
	BDT 10M to < 50M	5.25%
	BDT 50M & Above	5.50%
Mudarabah Term Deposit 90 Days - Corporate	Below BDT 50M	6.00%
	BDT 50M to < 200M	6.25%
	BDT 200M < 500M	6.75%
	BDT 500M & Above	7.00%
Mudarabah Term Deposit 180 Days – Corporate	Below BDT 50M	6.25%
	BDT 50M to < 200M	6.50%
	BDT 200M < 500M	6.75%
	BDT 500M & Above	7.00%
Mudarabah Term Deposit 360 Days – Corporate	Below BDT 10M	6.50%
	BDT 10M to < 50M	6.75%
	BDT 50M to < 200M	7.00%

ALCO Office Memorandum

	BDT 200M < 500M	7.25%
	BDT 500M & Above	7.25%

* Any changes/deviation from this rate requires management approval.