

# Al-Arafah Islami Bank PLC

Financial Administration Division  
Head Office, Dhaka

## **Sub: Revised Provisional Profit Rate for All Mudaraba Deposit**

S.L	Particulars	Provisional Profit Rate	Revised Provisional Profit Rate	With Effect from
<b>A</b>	Provisional Profit Rate :			
1	Mudaraba Savings Deposit	3.00%	3.00%	01-08-2024
2	Mudaraba Short Term Deposit	4.00%	4.00%	01-08-2024
3	1 Month MTDR	4.50%	4.50%	01-08-2024
4	45 Days MTDR	6.50%	6.50%	01-08-2024
5	3 Months MTDR	8.75%	8.75%	01-08-2024
6	<b>100 Days MTDR</b>	<b>9.00%</b>	<b>10.00%</b>	01-08-2024
7	6 Months MTDR	9.00%	9.00%	01-08-2024
8	<b>200 Days MTDR</b>	<b>9.50%</b>	<b>11.00%</b>	01-08-2024
9	12 Months MTDR	9.50%	9.50%	01-08-2024
10	12 Month SHADHIN (AS WISH)	9.50%	9.50%	01-08-2024
11	<b>400 Days MTDR</b>	<b>10.25%</b>	<b>11.25%</b>	01-08-2024
12	24 Months MTDR	10.00%	10.00%	01-08-2024
13	36 Months MTDR	10.00%	10.00%	01-08-2024
14	Mudaraba Advantage Deposit Scheme	10.00% - 10.50 %	10.00% - 10.50 %	01-08-2024
15	<b>Installment Term Deposit (ITD)</b>	<b>9.50%</b>	<b>11.00%</b>	01-08-2024
16	<b>Profit Payable Deposit (PTD)</b>	<b>11.00%</b>	<b>12.00%</b>	01-08-2024
17	<b>Pension Deposit Scheme (PDS)</b>	<b>11.00%</b>	<b>12.00%</b>	01-08-2024
18	Double Benefit Deposit Scheme	13.78%	13.78%	01-08-2024
19	All Other Scheme Deposits	9.50%	9.50%	01-08-2024

### **Please note that:**

1. The Revised Profit Rate will be applicable for New and Renewal account only.
2. ICCW will verify the rates time to time.
3. For premature encashment of any Deposit scheme (Except ITD) account the profit rate will be applicable saving rate @ 3.00%.