

# Al-Arafah Islami Bank PLC

Financial Administration Division  
Head Office, Dhaka

Instruction Circular No. AIBPLC/HO/FAD-02/2025/07

Date: 23-01-2025

Zonal Head/DMD/SEVP/EVP/SVP/VP/SAVP/AVP/Manager

Head Office, Agent Banking, Zonal Office & All Branches

Al-Arafah Islami Bank PLC

**Sub: Revised Provisional Profit Rate for All Mudaraba Deposit & Inter Branch Online A/C (IBO)/AIBG.**

Muhtaram  
Assalamu alaikum

Please refer to Instruction circular: No. AIBPLC/HO/FAD-22/2024/89, Dated: 01.08.2024 & circular: No. AIBPLC/HO/FAD-01/2025/02, Dated: 06.01.2025. As per 1<sup>st</sup> ALCO Meeting decision held on 22.01.2025, the provisional profit rate of all Mudaraba Deposits, all Scheme and AIBG Rate has been revised as follows:

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%	26-01-2025
2	Mudaraba Short Term Deposit	4.00%	4.00%	26-01-2025
3	1 Month MTDR	4.50%	4.50%	26-01-2025
4	45 Days MTDR	6.50%	6.50%	26-01-2025
5	<b>3 Months MTDR</b>	<b>8.75%</b>	<b>10.00%</b>	26-01-2025
6	100 Days MTDR	10.00%	10.00%	26-01-2025
7	<b>6 Months MTDR</b>	<b>9.00%</b>	<b>10.25%</b>	26-01-2025
8	200 Days MTDR	11.00%	11.00%	26-01-2025
9	<b>12 Months MTDR</b>	<b>9.50%</b>	<b>10.50%</b>	26-01-2025
10	<b>12 Month SHADHIN (AS WISH)</b>	<b>9.50%</b>	<b>10.50%</b>	26-01-2025
11	400 Days MTDR	11.25%	11.25%	26-01-2025
12	<b>24 Months MTDR</b>	<b>10.00%</b>	<b>10.75%</b>	26-01-2025
13	<b>36 Months MTDR</b>	<b>10.00%</b>	<b>11.00%</b>	26-01-2025
14	Mudaraba Advantage Deposit Scheme	10.00% - 10.50 %	10.00% - 10.50 %	26-01-2025
15	<b>Installment Term Deposit (ITD)</b>	<b>11.00%</b>	<b>12.00%</b>	26-01-2025
16	Profit Payable Deposit (PTD)			
	PTD 2 Years	12.00%	12.00%	26-01-2025
	PTD 3 Years	12.00%	12.00%	26-01-2025
	<b>PTD 5 Years</b>	<b>12.00%</b>	<b>12.50%</b>	26-01-2025
17	<b>Pension Deposit Scheme (PDS)</b>	<b>12.00%</b>	<b>12.50%</b>	26-01-2025
18	<b>Double Benefit Deposit Scheme</b>	<b>13.78%</b>	<b>Postpone</b>	26-01-2025
19	<b>Somriddhi Deposit Scheme</b>	<b>9.50%</b>	<b>13.78%</b>	26-01-2025
20	<b>All Other Scheme Deposits</b>	<b>9.50%</b>	<b>10.00%</b>	26-01-2025

BPMD is Instructed to introduce and advertise **Somriddhi Deposit Scheme** with following features;

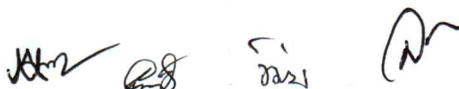
1. Tenor to be 5 years 6 months.
2. Provisional profit rate to be 13.78% per annum.
3. Minimum amount to be Tk. 1,00,000/-
4. Prevailing MSD rate to be applied in case of premature encashment.
5. Revised rate to be applicable for new deposits.

B	Inter Branch Online A/C (IBO)/AIBG Rate	Existing Rate	Revised Rate	With Effect from
1	<b>Borrowing from Head Office</b>	<b>12.00 %</b>	<b>12.50 %</b>	01-02-2025
2	<b>Lending to Head Office</b>	<b>12.00 %</b>	<b>12.50 %</b>	01-02-2025

Branches are advised to make provision as per revised rate for MTDR, all scheme & PDS effect from 26<sup>th</sup> January, 2025 and AIBG Rate with effect from 1<sup>st</sup> February, 2025 until further instruction.

**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%.




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4. TDS will be deducted as per Instruction Circular No. AIBL/HO/FAD-20/2024/82, Date-14.07.2024 and Excise duty will be applicable as per government rules.

Any clarification in this regard may be referred to FAD, Head Office as usual.

Ma-assalam

  
(Mirza Mohidul Islam)  
Senior Vice President



  
(Muhammad Nadim FCA)  
Deputy Managing Director & CFO