

**Al-Arafah Islami Bank Limited**  
Financial Administration Division  
Head Office, Dhaka

Instruction Circular No. AIBL/HO/FAD-13/2023/103

Date: 31-10-2023

Zonal Head/DMD/SEVP/EVP/SVP/VP/SAVP/AVP/Manager/Agent Banking.  
Al-Arafah Islami Bank Limited  
Head Office & All Branches

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

Muhtaram  
Assalamu alaikum

Please refer to Instruction circular: No. AIBL/HO/FAD-31/2022/182, Dated: 28.12.2022 Regarding MTDR & Scheme Rate and Instruction Circular No. AIBL/HO/FAD-12/2023/96, Dated: 26.09.2023. As per 10<sup>th</sup> ALCO Meeting decision held on 31.10.2023, the provisional profit rate of all Mudaraba Deposits, all Scheme and AIBG Rate has been revised as follows:

S.L	Particulars	Existing Rate		Revised Provisional Profit Rate	With Effect from
		Individual, Provident Fund & Retirement & Other Benefit Fund	Provisional Rate for all other Institutional types		
<b>A</b>	<b>Provisional Profit Rate :</b>				
1	Mudaraba Savings Deposit A/C	2.00%	2.00%	2.00%	01-11-2023
2	Mudaraba Short Notice A/C	2.25%	2.25%	2.25%	01-11-2023
3	01 Month MTDR	3.50%	3.50%	3.50%	01-11-2023
4	03 Months MTDR	6.00 %	4.50 %	7.00 %	01-11-2023
5	06 Months MTDR	6.25 %	4.50 %	7.25 %	01-11-2023
6	12 Months MTDR	6.25 %	4.50 %	7.25 %	01-11-2023
7	24 Months MTDR	6.25 %	4.50 %	7.25 %	01-11-2023
8	36 Months MTDR	6.25 %	4.50 %	7.25 %	01-11-2023
9	All Scheme Deposit	6.25 %	6.25 %	8.00 %	01-11-2023
10	Pension Deposit Schemes (PDS)	7.25 %	7.25 %	8.25 %	01-11-2023

<b>B</b>	<b>Inter Branch Online A/C (IBO)/AIBG Rate</b>	<b>Existing Rate</b>	<b>Revised Rate</b>	<b>With Effect from</b>
1	Borrowing from Branch	8.50 %	9.00 %	01-11-2023
2	Lending to Branch	8.50 %	9.00 %	01-11-2023


Branches are advised to make provision as per revised rate for MTDR, all scheme, PDS and AIBG Rate *with effect from 1<sup>st</sup> November, 2023 until further instruction.*

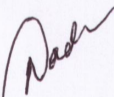
**Please note that:**

1. The Revised Profit Rate will be applicable for New and Renewal account only.
2. ICCW will verify the rates time to time.
3. The premature encashment saving rate @ 2.00% will be applicable for premature encashment of any Deposit scheme (Except ITD) account.
4. TDS will be deducted as per Instruction Circular No. AIBL/HO/FAD-23/2022/150, Date-27.10.2022 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

  
(Md. Showkat Islam)  
Executive Vice President

  
(Muhammed Nadim FCA)  
Deputy Managing Director & CFO