

Al-Arafah Islami Bank PLC

Treasury Division

Revised Provisional Profit Rate for All Mudaraba Deposit

W.E.F May 14, 2025

Name of the Deposit Products	Provisional Profit Rate
AL-WADEAH CURRENT ACCOUNT(AWCA)	0.00%
AL-WADEAH CURRENT DEPOSIT	0.00%
AL-WADEAH MERCHANT	0.00%
AL-WADEAH CURRENT DEPOSIT (AgB)	0.00%
AL-WADEAH CD (ARDP)	0.00%
AL WADEAH CURRENT PLUS	0.00%
MUDARABA SHORT TERM DEPOSIT ACCOUNT(MSND)	
MUDARABA SHORT TERM	4.00%
MUDARABA SHORT NOTICE (AgB)	4.00%
MUDARABA SND (ARDP)	4.00%
MUDARABA SAVINGS DEPOSIT (MSD)	
MUDARABA SAVINGS DEPOSIT (MSD)	3.00%
MSD (10 TAKA)	3.00%
MSD (SPECIAL SERVICE)	3.00%
MSD (SENIOR CITIZEN)	3.00%
MSD (HOUSEWIFE)	3.00%
AIBL PAYROLL PRIVILEGE A	3.00%
AIBL PAYROLL PRIVILEGE B	3.00%
MUDARABA SAVINGS PLUS	7.00%
MUDARABA YOUTHSaver	5.00%
MSD (GARMENTS IND. WORKERS)	3.00%
MSD (FARMER)	3.00%
MSD (FREEDOM FIGHTER)	3.00%
MUDARABA SAVINGS DEPOSIT (STAFF)	3.00%
MSD (PATHASHISHU)	3.00%
MUDARABA SAVINGS DEPOSIT (AgB)	3.00%
MUDARABA MSD (ARDP)	3.00%
MSD MEMBERSHIP ACCOUNT (ADRP)	3.00%
MUDARABA TERM DEPOSIT RECEIPTS	
01 MONTH TERM DEPOSIT	4.50%
45 DAYS TERM DEPOSIT	6.50%
03 MONTH TERM DEPOSIT	10.00%
100 DAYS TERM DEPOSIT	10.00%
06 MONTH TERM DEPOSIT	10.00%
200 DAYS TERM DEPOSIT	11.00%
12 MONTH TERM DEPOSIT	10.00%
400 DAYS TERM DEPOSIT	11.25%
24 MONTH TERM DEPOSIT	10.25%
36 MONTH TERM DEPOSIT	10.25%
12 MONTH SHADHIN (AS WISH)	10.50%
MUDARABA SHADHIN (ARDP)	10.50%
MTDR 03 MONTHS (ARDP)	10.00%
MTDR 06 MONTHS (ARDP)	10.00%
MTDR 12 MONTHS (ARDP)	10.00%
MTDR 24 MONTHS (ARDP)	10.25%
3 MONTH MTDR (I-BANKING)	10.00%
12 MONTH MTDR (I-BANKING)	10.00%
SCHEMES DEPOSIT	
INSTALLMENT TERM DEPOSIT	
02 YEARS ITD	12.00%
03 YEARS ITD	12.00%
05 YEARS ITD	12.00%
08 YEARS ITD	12.00%
10 YEARS ITD	12.00%
12 YEARS ITD	12.00%
02 YEARS ITD (I-BANKING)	12.00%
10 YEARS ITD (ARDP)	12.00%
MUDARABA ADVANTAGE DEPOSIT SCHEME	
03 YEARS ADVANTAGE DEPOSIT	10.00%
05 YEARS ADVANTAGE DEPOSIT	10.00%
DEN MOHOR DEP. SCHEME	
5 YEARS DEN MOHOR SCHEME	10.00%
10 YEARS DEN MOHOR SCHEME	10.00%
EDUCATION SAVINGS SCHEME	
5 YEARS EDUCATION SAVINGS	10.00%
8 YEARS EDUCATION SAVINGS	10.00%
10 YEARS EDUCATION SAVINGS	10.00%
12 YEARS EDUCATION SAVINGS	10.00%
15 YEARS EDUCATION SAVINGS	10.00%

SAVINGS INV. DEPOSIT (SID)		
5 YEARS SID		10.00%
8 YEARS SID		10.00%
10 YEARS SID		10.00%
12 YEARS SID		10.00%
P/P TERM DEPOSIT (PTD) :		
PTD 2 YEARS		12.00%
PTD 3 YEARS		12.00%
PTD 5 YEARS		12.00%
PROFIT BASED TERM DEPOSIT 3 YRS (ARDP)		12.00%
PENSION DEP. SCHEME (PDS) :		
PENSION DEP. SCHEME : 05 YEARS (PDS)		12.50%
PROBASHI KALLYAN DEP. PENSION SCHEME		12.50%
PENSION DEP. SCHEME : 02 YEARS (PDS)		12.50%
PENSION DEP. SCHEME : 03 YEARS (PDS)		12.50%
MONTHLY HAJJ DEPOSIT (MHD)		
1 YEAR MHD		10.00%
2 YEARS MHD		10.00%
3 YEARS MHD		10.00%
4 YEARS MHD		10.00%
5 YEARS MHD		10.00%
6 YEARS MHD		10.00%
7 YEARS MHD		10.00%
8 YEARS MHD		10.00%
9 YEARS MHD		10.00%
10 YEARS MHD		10.00%
11 YEARS MHD		10.00%
12 YEARS MHD		10.00%
13 YEARS MHD		10.00%
14 YEARS MHD		10.00%
15 YEARS MHD		10.00%
16 YEARS MHD		10.00%
17 YEARS MHD		10.00%
18 YEARS MHD		10.00%
19 YEARS MHD		10.00%
20 YEARS MHD		10.00%
TERM HAJJ DEPOSIT (THD)		
5 YEARS THD		10.00%
6 YEARS THD		10.00%
7 YEARS THD		10.00%
15 YEARS THD		10.00%
20 YEARS THD		10.00%
25 YEARS THD		10.00%
MARRIAGE SAVINGS & INVT.		
3 YEARS MSIS		10.00%
5 YEARS MSIS		10.00%
8 YEARS MSIS		10.00%
10 YEARS MSIS		10.00%
12 YEARS MSIS		10.00%
SPECIAL PENSION DEP. SCHEME		
5 YEARS SPDS		10.00%
10 YEARS SPDS		10.00%
15 YEARS SPDS		10.00%
MUDARABA INSTALLMENT CASH WAQF DEPOSIT		
MUDARABA INSTALLMENT CASH WAQF DEPOSIT 03 YEARS		10.00%
MUDARABA INSTALLMENT CASH WAQF DEPOSIT 05 YEARS		10.00%
MUDARABA INSTALLMENT CASH WAQF DEPOSIT 08 YEARS		10.00%
MUDARABA INSTALLMENT CASH WAQF DEPOSIT 10 YEARS		10.00%
MUDARABA INSTALLMENT CASH WAQF DEPOSIT 12 YEARS		10.00%
MUDARABA TERM CASH WAQF DEPOSIT		
MUDARABA TERM CASH WAQF DEPOSIT 01 YEAR		10.00%
MUDARABA TERM CASH WAQF DEPOSIT 03 YEAR		10.00%
MUDARABA TERM CASH WAQF DEPOSIT 05 YEAR		10.00%
MUDARABA TERM CASH WAQF DEPOSIT 10 YEAR		10.00%
MUDARABA TERM CASH WAQF DEPOSIT 12 YEAR		10.00%
MUDARABA TERM CASH WAQF DEPOSIT 001 MONTH		10.00%
MUDARABA TERM CASH WAQF DEPOSIT 3 MONTH		10.00%
MUDARABA TERM CASH WAQF DEPOSIT 06 MONTH		10.00%
MUDARABA AMAN DEPOSIT		
3 YEARS AMAN DEPOSIT SCHEME		10.00%
5 YEARS AMAN DEPOSIT SCHEME		10.00%
8 YEARS AMAN DEPOSIT SCHEME		10.00%
10 YEARS AMAN DEPOSIT		10.00%
12 YEARS AMAN DEPOSIT		10.00%
MUDARABA AHSAN DEPOSIT		
3 YEARS AHSAN DEPOSIT		10.00%
4 YEARS AHSAN DEPOSIT		10.00%
5 YEARS AHSAN DEPOSIT		10.00%
6 YEARS AHSAN DEPOSIT		10.00%
7 YEARS AHSAN DEPOSIT		10.00%
10 YEARS AHSAN DEPOSIT		10.00%
12 YEARS AHSAN DEPOSIT		10.00%
15 YEARS AHSAN DEPOSIT		10.00%
20 YEARS AHSAN DEPOSIT		10.00%
AHSAN PLUS DEPOSIT SCHEME (MILLIONAIRE)		
3 YEARS AHSAN PLUS		10.00%
4 YEARS AHSAN PLUS		10.00%
5 YEARS AHSAN PLUS		10.00%
6 YEARS AHSAN PLUS		10.00%
7 YEARS AHSAN PLUS		10.00%
10 YEARS AHSAN PLUS		10.00%
12 YEARS AHSAN PLUS		10.00%
15 YEARS AHSAN PLUS		10.00%
18 YEARS AHSAN PLUS		10.00%
20 YEARS AHSAN PLUS		10.00%
SOMRIDDHI DEPOSIT (DOUBLE)		
SOMRIDDHI DEPOSIT SCHEME 06 YR 09 MN		11.11%
EXCELLENT BENEFIT (Triple)		
EXCELLENT BENEFIT DEPOSIT 09YR 06 MN		10.00%
F. C DEPOSIT ACCOUNTS		
Mudaraba F.C Deposit A/C		
Savings Deposit A/C		1.50%
1-3 Month Term		SOFR
3-12 months Term		SOFR+1.50%
1-3 Years Term		SOFR+2.25%
3-5 Years Term		SOFR+3.25%
Resident Foreign Currency Deposit (RFCD) A/C		
International Banking (IB) Account with OBO		
3-12 months Term		SOFR+1.50%
1-3 Years Term		SOFR+2.25%
3-5 Years Term		SOFR+3.25%