

Al-Arafah Islami Bank PLC.

Financial Administration Division

Head Office, Dhaka

Instruction Circular No. AIBPLC/HO/FAD- 05/2026/38

Date: 21.04.2026

SEVP/EVP/SVP/VP/SAVP/AVP/Manager

Head Office, Regional Head, Cluster Head, Agent Banking & All Branches.

Al-Arafah Islami Bank PLC

Subject: Revised Provisional Profit Rate for Mudaraba Term Deposit Receipt (MTDR), Scheme Deposit.

Muhtaram

Assalamu alaikum.

As per the decision of 4th ALCO meeting of 2026 held on 13th April 2026 deposit rates of the following deposits have been revised as under:

Sl.	Deposit Products	Existing profit rate	Revised provisional Profit Rate w.e.f 22.04.2026
1.	All Mudaraba Savings Deposit (Except SL 2 & 3)		
	Up to Tk. 5,00,000	2.00%	2.00%
	Tk. 5,00,001-25,00,000	2.50%	2.50%
	Tk. 25,00,001 & above	3.50%	3.50%
2.	Mudaraba Youthsaver Account		
	Up to Tk. 5,00,000	5.00%	5.00%
	Tk. 5,00,001-25,00,000	5.00%	5.00%
	Tk. 25,00,001 & above	5.00%	5.00%
3.	Mudaraba SavingsPlus Account		
	Up to Tk. 5,00,000	7.00%	7.00%
	Tk. 5,00,001-25,00,000	7.00%	7.00%
	Tk. 25,00,001 & above	7.00%	7.00%
4.	Mudaraba Short Term Deposit (All types)	4.00%	4.00%
5.	Mudaraba Term Deposit Receipt (All types & Tenor)		
	01 Month MTDR	4.50%	4.50%
	03 Month MTDR	10.00%	10.00%
	06 Month MTDR	10.00%	10.00%
	12 Month MTDR	10.00%	10.00%
	24 Month MTDR	10.25%	10.25%
	36 Month MTDR	10.50%	10.50%
	45 DAYS MTDR	6.50%	6.50%
	100 DAYS MTDR	10.50%	10.50%
	200 DAYS MTDR	11.00%	10.75%
	400 DAYS MTDR	11.25%	10.75%
	12 Month Shadhin (as wish)	10.50%	10.50%
6.	Scheme Deposit (All types & Tenor)		
	Installment Term Deposit (ITD)	12.00%	12.00%
	Mudaraba Advantage Deposit	10.00%	10.00%
	Den Mohor Deposit Scheme	10.00%	10.00%
	Education Savings Scheme	10.00%	10.00%
	Savings Inv. Deposit (SID)	10.00%	10.00%
	P/P Term Deposit (PTD)	11.00%	10.00%
	Pension Deposit Scheme (PDS)	11.50%	10.50%
	Monthly Hajj Deposit (MHD)	10.00%	10.00%
	Term Hajj Deposit (THD)	10.00%	10.00%
	Marriage Savings & Investment	10.00%	10.00%
	Special Pension Deposit Scheme	10.00%	10.00%
	Mudaraba Installment Cash Waqf	10.00%	10.00%
	Mudaraba Term Cash Waqf	10.00%	10.00%
	Mudaraba Aman Deposit	10.00%	10.00%
	Mudaraba Ahsan Deposit	10.00%	10.00%
	Ahsan Plus Deposit Scheme	10.00%	10.00%
	Somriddhi Deposit (Double)	11.11%	11.11%
	Excellent Benefit (Triple)	10.00%	10.00%

Discretionary approval authorization beyond the prescribed rates:

- Chief Financial Officer (CFO) and Head of Treasury are authorized to approve up to 0.50% above the prescribed rate.
- More than 0.50% from the prescribed deposit rates to be approved by Managing Director & CEO of the Bank.
- Pre-facto approval to be taken from Head office for special rates under the delegation of CFO, Head of Treasury and MD & CEO

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- 1) ICTW will configure the rate revisions stated above in CBS from effective dates.
- 2) ICCW will verify rate application related compliance during routine inspections.
- 3) Branch/divisions will ensure necessary deductions of applicable vat, tax, customs as per norms on actual expenses.

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

Ma-assalam



Muhammad Kamruzzaman, FCA
Executive Vice President



(Sayed Abul Hashem FCA, FCMA)
Deputy Managing Director & CFO