

Al-Arafah Islami Bank PLC				
Provisional Profit Rate (Effective from 27/09/2026)				
A. Mudaraba Savings Deposit Accounts				
Sl.	Types	Provisional Profit Rate w.e.f 27.09.2026		
		Up to Tk. 5,00,000	Tk. 5,00,001 to Tk. 25,00,000	Tk. 25,00,001 & above
1	Mudaraba Savings Deposit (MSD)	2.00%	2.50%	3.50%
2	MSD (10 Taka)	2.00%	2.50%	3.50%
3	MSD (Special Service)	2.00%	2.50%	3.50%
4	MSD (Senior Citizen)	2.00%	2.50%	3.50%
5	MSD (Housewife)	2.00%	2.50%	3.50%
6	AIBL Payroll Privilege-A	2.00%	2.50%	3.50%
7	AIBL Payroll Privilege-B	2.00%	2.50%	3.50%
8	MSD (Garments Ind. Workers)	2.00%	2.50%	3.50%
9	Mudaraba Savings Deposit (student)	2.00%	2.50%	3.50%
10	MSD (Farmer)	2.00%	2.50%	3.50%
11	MSD (Freedom Fighter)	2.00%	2.50%	3.50%
12	Mudaraba Savings Deposit (Staff)	2.00%	2.50%	3.50%
13	MSD (Pathashishu)	2.00%	2.50%	3.50%
14	Mudaraba Savings Deposit (Agb)	2.00%	2.50%	3.50%
15	Mudaraba MSD (ARDP)	2.00%	2.50%	3.50%
16	MSD Membership Account (ARDP)	2.00%	2.50%	3.50%
17	Mudaraba Savings Plus Deposit	6.00%	6.00%	6.00%
18	Mudaraba Youthsaver account	5.00%	5.00%	5.00%
B. Mudaraba Short Notice Deposit Accounts				
Sl.	Amount Slabs		Provisional Profit Rate w.e.f 27.09.2026	
1	Up to Tk. 1,00,00,000		3.00%	
2	Tk. 1,00,00,001 to Tk. 25,00,00,000		3.25%	
3	Tk. 25,00,00,001 to Tk. 50,00,00,000		3.50%	
4	Tk. 50,00,00,001 to Tk. 100,00,00,000		3.75%	
5	Tk. 100,00,00,001 & above		4.00%	
C. Mudaraba High Performance Deposit Account				
Sl.	Amount Slabs		Provisional Profit Rate w.e.f 27.09.2026	
1	Up to Tk. 1,00,00,000		4.00%	
2	Tk. 1,00,00,001 - Tk. 2,00,00,000		4.50%	
3	Tk. 2,00,00,001 - Tk. 3,00,00,000		5.00%	
4	Tk. 3,00,00,001- Tk. 4,00,00,000		5.25%	
5	Tk. 4,00,00,001 - Tk. 5,00,00,000		5.50%	
6	Tk. 5,00,00,001 - Tk.10,00,00,000		6.00%	
7	Tk. 10,00,00,001- Tk. 15,00,00,000		6.50%	
8	Tk. 15,00,00,001- Tk. 25,00,00,000		6.75%	
9	Tk. 25,00,00,001- Tk. 50,00,00,000		7.00%	
10	Tk. 50,00,00,001- Tk. 100,00,00,000		7.50%	
11	Tk. 100,00,00,001 & above		8.00%	
D. Term Deposit Products:				
Sl.	Deposit Products	Revised Provisional Profit Rate (w.e.f 27.09.2026)		
		Up to Tk. 1,00,00,000	Tk. 1,00,00,001 & above	
1	01 Month MTDR	3.50%	3.50%	
2	45 DAYS MTDR	4.50%	4.50%	
3	03 Month MTDR	8.50%	8.75%	
4	100 DAYS MTDR	8.60%	8.80%	
5	06 Month MTDR	8.75%	9.00%	
6	200 DAYS MTDR	9.00%	9.00%	
7	12 Month MTDR	9.00%	9.00%	
8	400 DAYS MTDR	9.00%	9.00%	
9	24 Month MTDR	9.00%	9.00%	
10	36 Month MTDR	9.00%	9.00%	
11	12 Months Shadhin	9.00%	9.00%	
E. Scheme Deposit Products:				
Sl.	Deposit Products		Revised Provisional Profit Rate (w.e.f 27.09.2026)	
1	Installment Term Deposit (ITD)		10.00%	
2	Mudaraba Advantage Deposit		9.00%	

3	Den Mohor Deposit Scheme		9.00%	
4	Education Savings Scheme		9.00%	
5	Savings Investment Deposit (SID)		9.00%	
6	P/P Term Deposit (PTD)		9.25%	
7	Pension Dep. Scheme (PDS)		9.50%	
8	Monthly Hajj Deposit (MHD)		9.00%	
9	Term Hajj Deposit (THD)		9.00%	
10	Marriage Savings & Investment		9.00%	
11	Special Pension Dep. Scheme		9.00%	
12	Mudaraba Installment Cash Waqf		9.00%	
13	Mudaraba Term Cash Waqf		9.00%	
14	Mudaraba Aman Deposit		9.00%	
15	Mudaraba Ahsan Deposit		9.00%	
16	Ahsan Plus Deposit Scheme		9.00%	
17	Somriddhi Deposit		9.00%	
18	Excellent Benefit		9.00%	