Al-Arafah Islami Bank PLC
Provisional Profit Rate

A. Mudaraba Savings Deposit Accounts

Sl.	Types	Provisional Profit Rate w.e.f 01.09.2026		
		Up to 5,00,000	5,00,001 to 25,00,000	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 01.09.2026
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	Existing Provisional Profit Rate	Provisional Profit Rate w.e.f 27.09.2026
1	Up to Tk. 1,00,00,000	4.00%	4.00%
2	Tk. 1,00,00,001 - Tk. 2,00,00,000	4.50%	4.50%
3	Tk. 2,00,00,001 - Tk. 3,00,00,000	5.00%	5.00%
4	Tk. 3,00,00,001- Tk. 4,00,00,000	5.25%	5.25%
5	Tk. 4,00,00,001 - Tk. 5,00,00,000	5.50%	5.50%
6	Tk. 5,00,00,001 - Tk.10,00,00,000	6.50%	6.00%
7	Tk. 10,00,00,001- Tk. 15,00,00,000	6.75%	6.50%
8	Tk. 15,00,00,001- Tk. 25,00,00,000	7.00%	6.75%
9	Tk. 25,00,00,001- Tk. 50,00,00,000	8.00%	7.00%
10	Tk. 50,00,00,001- Tk. 100,00,00,000	8.50%	7.50%
11	Tk. 100,00,00,001 & above	9.00%	8.00%

D. Term deposit products:

Sl.	Deposit Products	Revised provisional profit rate		Revised provisional profit rate (w.e.f 01.11.2026)	
		Up to Tk. 1,00,00,000	Tk. 1,00,00,001 & above	Up to Tk. 1,00,00,000	Tk. 1,00,00,001 & above
1	01 Month MTDR	3.50%	3.50%	3.50%	3.50%
2	45 DAYS MTDR	4.50%	4.50%	4.50%	4.50%
3	03 Month MTDR	8.50%	8.75%	8.25%	8.50%
4	100 DAYS MTDR	8.60%	8.80%	8.35%	8.55%
5	06 Month MTDR	8.75%	9.00%	8.50%	8.75%
6	200 DAYS MTDR	9.00%	9.00%	8.75%	8.75%
7	12 Month MTDR	9.00%	9.00%	8.50%	8.50%
8	400 DAYS MTDR	9.00%	9.00%	8.50%	8.50%
9	24 Month MTDR	9.00%	9.00%	8.50%	8.50%
10	36 Month MTDR	9.00%	9.00%	8.50%	8.50%
11	12 Months Shadhin	9.00%	9.00%	8.50%	8.50%

E. Scheme deposit products:

Sl.	Deposit Products	Existing provisional profit rate	Revised provisional profit rate (w.e.f 01.11.2026)
1	Installment Term Deposit (ITD) All Types	10.00%	9.50%
2	Mudaraba Advantage Deposit	9.00%	8.50%
3	Den Mohor Deposit Scheme	9.00%	8.50%
4	Education Savings Scheme	9.00%	8.50%
5	Savings Investment Deposit (SID)	9.00%	8.50%
6	P/P Term Deposit (PTD)	9.25%	8.75%
7	Pension Dep. Scheme (PDS)	9.50%	9.00%
8	Probashi Kallyan Dep. Pension Scheme	10.00%	9.00%
9	Monthly Hajj Deposit (MHD)	9.00%	8.50%
10	Term Hajj Deposit (THD)	9.00%	8.50%
11	Marriage Savings & Investment	9.00%	8.50%
12	Special Pension Dep. Scheme	9.00%	8.50%
13	Mudaraba Installment Cash Waqf	9.00%	8.50%
14	Mudaraba Term Cash Waqf	9.00%	8.50%
15	Mudaraba Aman Deposit	9.00%	8.50%
16	Mudaraba Ahsan Deposit	9.00%	8.50%
17	Ahsan Plus Deposit Scheme	9.00%	8.50%
18	Somriddhi Deposit	9.00%	8.50%
19	Excellent Benefit	9.00%	8.50%