

Islami Bank Bangladesh PLC.
Provisional Profit Rates on Mudaraba Deposits w.e.f 01.10.2025

Sl. No.	Particulars of Deposits	Revised Provisional Rates	Remarks
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
1	Mudaraba Hajj Savings		
a)	From 11 years to 25 years Term	8.00%	Unchanged
b)	From 1 year to 10 years Term	7.50%	Unchanged
2	Mudaraba Waqf Cash Deposit Account (MWCDA)	10.25%	Unchanged
3	Mudaraba Special Savings (Pension) including RDS MSS		
a)	10 Years Term	7.75%	Unchanged
b)	5 Years Term	7.25%	Unchanged
c)	3 Years Term	6.75%	Unchanged
4	Mudaraba Education Savings Scheme(MESS)		
a)	15 Years Term	8.00%	w.e.f. 01.10.2025
b)	10 Years Term	7.80%	w.e.f. 01.10.2025
c)	5 Years Term	7.30%	w.e.f. 01.10.2025
d)	3 Years Term	6.80%	Unchanged
5	Mudaraba Expatriate Housing Deposit Scheme (MEHDS)		
a)	15 Years Term	8.00%	Unchanged
b)	10 Years Term	7.80%	w.e.f. 01.10.2025
c)	5 Years Term	7.30%	w.e.f. 01.10.2025
d)	3 Years Term	6.80%	Unchanged
6	Mudaraba Bibaho Saving Account		
a)	5 years Term	7.30%	w.e.f. 01.10.2025
b)	3 Years Term	6.80%	Unchanged
7	Mudaraba Muhor Savings Account		
a)	10 Years Term	7.80%	w.e.f. 01.10.2025
b)	5 Years Term	7.30%	w.e.f. 01.10.2025
8	Mudaraba Savings Bond (MSB)		
a)	8 Years Term	7.60%	w.e.f. 01.10.2025
b)	5 Years Term	7.25%	w.e.f. 01.10.2025
9	Mudaraba NRB Savings Bond		
a)	10 Years Term	8.00%	Unchanged
b)	5 Years Term	7.30%	w.e.f. 01.10.2025
10	Mudaraba Monthly Profit Deposit Scheme (MMPDS)		
a)	5 years Term	11.50%	w.e.f. 01.10.2025
b)	3 Years Term	10.50%	w.e.f. 01.10.2025
11	Mudaraba Senior Citizen Monthly Deposit Scheme (MSCMDS)		
a)	5 years Term	11.70%	w.e.f. 01.10.2025
b)	3 Years Term	10.60%	w.e.f. 01.10.2025
c)	1 Years Term	10.00%	w.e.f. 01.10.2025

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<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
12	Mudaraba Term Deposits		
a)	01 Month	5.25%	w.e.f. 01.10.2025
b)	03 Months	9.50%	w.e.f. 01.10.2025
c)	100 days	9.60%	w.e.f. 01.10.2025
d)	06 Months	9.80%	w.e.f. 01.10.2025
e)	200 days	9.90%	w.e.f. 01.10.2025
f)	300 days	9.95%	w.e.f. 01.10.2025
g)	12 Months	10.00%	w.e.f. 01.10.2025
h)	24 Months	10.20%	w.e.f. 01.10.2025
i)	36 Months	10.50%	w.e.f. 01.10.2025
13	Mudaraba Priority Saving Account	4.35%	w.e.f. 01.10.2025
14	Mudaraba Savings Account including RDS Saving Account	3.00%	w.e.f. 01.10.2025
15	Mudaraba Upohar Deposit Account	3.25%	w.e.f. 01.10.2025
16	Student Mudaraba Saving Account	3.25%	w.e.f. 01.10.2025
17	Mudaraba Farmers Saving	3.55%	w.e.f. 01.10.2025
18	Mudaraba Special Notice Deposit	2.80%	w.e.f. 01.10.2025
19	mCash Deposit Scheme	2.80%	w.e.f. 01.10.2025
20	Mudaraba Industrial Employee	3.25%	w.e.f. 01.10.2025
21	Mudaraba Payroll Saving	3.25%	w.e.f. 01.10.2025
22	Mudaraba Umrah Saving Scheme(MUSS)		
a)	1 years	7.00%	Unchanged
b)	2 years	7.20%	Unchanged
c)	3 years	7.30%	Unchanged
d)	4 years	7.40%	Unchanged
e)	5 years	7.50%	Unchanged
f)	6 years	7.55%	Unchanged
g)	7 years	7.60%	Unchanged
h)	8 years	7.70%	Unchanged
i)	9 years	7.80%	Unchanged
j)	10 years	7.90%	Unchanged
K)	12 years	8.00%	Unchanged