

**Islami Bank Bangladesh PLC.**  
**Provisional Profit Rates on Mudaraba Deposits w.e.f 01.01.2026**

Sl. No.	Particulars of Deposits	Provisional Rates of Profit on Mudaraba Deposits		Remarks
		Existing Provisional Rates	Revised Provisional Rates w.e.f 01.01.2026	
1	2	3	4	5
1	Mudaraba Hajj Savings			
a)	From 11 years to 25 years Term	8.00%	8.00%	Unchanged
b)	From 1 year to 10 years Term	7.50%	7.50%	Unchanged
2	Mudaraba Waqf Cash Deposit Account (MWCD A)	10.25%	10.25%	Unchanged
3	Mudaraba Special Savings (Pension) including RDS MSS			
a)	15 Years Term	8.00%	8.00%	Unchanged
b)	10 Years Term	7.75%	7.75%	Unchanged
c)	7 Years Term	7.50%	7.50%	Unchanged
d)	5 Years Term	7.25%	7.25%	Unchanged
e)	4 Years Term	6.75%	6.75%	Unchanged
f)	3 Years Term	6.75%	6.75%	Unchanged
g)	2 Years Term	6.00%	6.00%	Unchanged
h)	1 Years Term	5.75%	5.75%	Unchanged
i)	06 Months Term	5.25%	5.25%	Unchanged
4	Mudaraba Education Savings Scheme(MESS)			
a)	15 Years Term	8.00%	8.00%	Unchanged
b)	10 Years Term	7.80%	7.80%	Unchanged
c)	5 Years Term	7.30%	7.30%	Unchanged
d)	3 Years Term	6.80%	6.80%	Unchanged
5	Mudaraba Expatriate Housing Deposit Scheme (MEHDS)			
a)	15 Years Term	8.00%	8.00%	Unchanged
b)	10 Years Term	7.80%	7.80%	Unchanged
c)	5 Years Term	7.30%	7.30%	Unchanged
d)	3 Years Term	6.80%	6.80%	Unchanged
6	Mudaraba Bibaho Saving Account			
a)	5 Years Term	7.30%	7.30%	Unchanged
b)	3 Years Term	6.80%	6.80%	Unchanged

7	Mudaraba Muhor Savings Account			
a)	10 Years Term	7.80%	7.80%	Unchanged
b)	5 Years Term	7.30%	7.30%	Unchanged
8	Mudaraba Savings Bond (MSB)			
a)	8 Years Term	7.60%	7.60%	Unchanged
b)	5 Years Term	7.25%	7.25%	Unchanged
9	Mudaraba NRB Savings Bond			
a)	10 Years Term	8.00%	8.00%	Unchanged
b)	5 Years Term	7.30%	7.30%	Unchanged
10	Mudaraba Monthly Profit Deposit Scheme (MMPDS)			
a)	5 Years Term	11.50%	11.50%	Unchanged
b)	3 Years Term	10.50%	10.50%	Unchanged
11	Mudaraba Senior Citizen Monthly Profit Deposit Scheme (MSCMPDS)			
a)	5 years Term	11.70%	11.70%	Unchanged
b)	3 Years Term	10.60%	10.60%	Unchanged
c)	1 Years Term	10.00%	10.00%	Unchanged
12	Mudaraba Term Deposits			
a)	01 Month	5.25%	5.25%	Unchanged
b)	03 Months	9.50%	9.50%	Unchanged
c)	100 days	9.60%	9.60%	Unchanged
d)	06 Months	9.80%	9.80%	Unchanged
e)	200 days	9.90%	9.90%	Unchanged
f)	300 days	9.95%	9.95%	Unchanged
g)	12 Months	10.00%	10.00%	Unchanged
h)	24 Months	10.20%	10.20%	Unchanged
i)	36 Months	10.50%	10.50%	Unchanged
13	Mudaraba Priority Saving Account	4.35%	<b>3.85%</b>	<b>w.e.f. 01.01.2026</b>
14	Mudaraba Savings Account including RDS Saving Account	3.00%	<b>2.50%</b>	<b>w.e.f. 01.01.2026</b>
15	Mudaraba Upohar Deposit Account	3.25%	<b>2.75%</b>	<b>w.e.f. 01.01.2026</b>
16	Student Mudaraba Saving Account	3.25%	<b>2.75%</b>	<b>w.e.f. 01.01.2026</b>
17	Mudaraba Farmers Saving	3.55%	<b>3.05%</b>	<b>w.e.f. 01.01.2026</b>
18	Mudaraba Special Notice Deposit	2.80%	<b>2.30%</b>	<b>w.e.f. 01.01.2026</b>
19	mCash Deposit Scheme	2.80%	<b>2.30%</b>	<b>w.e.f. 01.01.2026</b>
20	Mudaraba Industrial Employee	3.25%	<b>2.75%</b>	<b>w.e.f. 01.01.2026</b>

21	Mudaraba Payroll Saving	3.25%	<b>2.75%</b>	<b>w.e.f. 01.01.2026</b>
22	Mudaraba Umrah Saving Scheme(MUSS)			
a)	1 years	7.00%	7.00%	Unchanged
b)	2 years	7.20%	7.20%	Unchanged
c)	3 years	7.30%	7.30%	Unchanged
d)	4 years	7.40%	7.40%	Unchanged
e)	5 years	7.50%	7.50%	Unchanged
f)	6 years	7.55%	7.55%	Unchanged
g)	7 years	7.60%	7.60%	Unchanged
h)	8 years	7.70%	7.70%	Unchanged
i)	9 years	7.80%	7.80%	Unchanged
j)	10 years	7.90%	7.90%	Unchanged
k)	12 years	8.00%	8.00%	Unchanged