

Islami Bank Bangladesh PLC.
Provisional Profit Rates on Mudaraba Deposits w.e.f 01.10.2026

Sl. No.	Particulars of Deposits	Provisional Rates of Profit on Mudaraba Deposits		Remarks
		Existing Provisional Rates	Revised Provisional Rates w.e.f 01.10.2026	
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%	
2	Mudaraba Waqf Cash Deposit Account (MWCDA)	10.25%	10.25%	Unchanged
3	Mudaraba Special Savings (Pension) including RDS MSS			
a)	15 Years Term	8.00%	8.50%	w.e.f. 01.10.2026
b)	10 Years Term	7.75%	8.25%	
c)	7 Years Term	7.50%	8.00%	
d)	5 Years Term	7.25%	7.75%	
e)	4 Years Term	6.75%	7.25%	
f)	3 Years Term	6.75%	7.25%	
g)	2 Years Term	6.00%	6.50%	
h)	1 Years Term	5.75%	6.25%	
i)	06 Months Term	5.25%	5.75%	
4	Mudaraba Education Savings Scheme(MESS)			
a)	15 Years Term	8.00%	8.50%	w.e.f. 01.10.2026
b)	10 Years Term	7.80%	8.30%	
c)	5 Years Term	7.30%	7.80%	
d)	3 Years Term	6.80%	7.30%	
5	Mudaraba Expatriate Housing Deposit Scheme (MEHDS)			
a)	15 Years Term	8.00%	8.50%	w.e.f. 01.10.2026
b)	10 Years Term	7.80%	8.30%	
c)	5 Years Term	7.30%	7.80%	
d)	3 Years Term	6.80%	7.30%	
6	Mudaraba Bibaho Saving Account			
a)	5 Years Term	7.30%	7.80%	w.e.f. 01.10.2026
b)	3 Years Term	6.80%	7.30%	

7	Mudaraba Muhor Savings Account			
a)	10 Years Term	7.80%	8.30%	w.e.f. 01.10.2026
b)	5 Years Term	7.30%	7.80%	
8	Mudaraba Savings Bond (MSB)			
a)	8 Years Term	7.60%	7.60%	Unchanged
b)	5 Years Term	7.25%	7.25%	
9	Mudaraba NRB Savings Bond			
a)	10 Years Term	8.00%	8.00%	Unchanged
b)	5 Years Term	7.30%	7.30%	
10	Mudaraba Monthly Profit Deposit Scheme (MMPDS)			
a)	5 Years Term	11.50%	11.50%	Unchanged
b)	3 Years Term	10.50%	10.50%	
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%	
c)	1 Years Term	10.00%	10.00%	
12	Mudaraba Term Deposits			
a)	01 Month	5.25%	5.25%	Unchanged
b)	03 Months	9.50%	9.50%	
c)	100 days	9.60%	9.60%	
d)	06 Months	9.80%	9.80%	
e)	200 days	9.90%	9.90%	
f)	300 days	9.95%	9.95%	
g)	12 Months	10.00%	10.00%	
h)	24 Months	10.20%	10.20%	
i)	36 Months	10.50%	10.50%	
13	Mudaraba Priority Saving Account	3.85%	3.85%	Unchanged
14	Mudaraba Savings Account including RDS Saving Account	2.50%	2.50%	
15	Mudaraba Upohar Deposit Account	2.75%	2.75%	
16	Student Mudaraba Saving Account	2.75%	2.75%	
17	Mudaraba Farmers Saving	3.05%	3.05%	
18	Mudaraba Special Notice Deposit	2.30%	2.30%	
19	mCash Deposit Scheme	2.30%	2.30%	
20	Mudaraba Industrial Employee	2.75%	2.75%	

21	Mudaraba Payroll Saving	2.75%	2.75%	Unchanged
22	Mudaraba Umrah Saving Scheme(MUSS)			
a)	1 years	7.00%	7.50%	w.e.f. 01.10.2026
b)	2 years	7.20%	7.70%	
c)	3 years	7.30%	7.80%	
d)	4 years	7.40%	7.90%	
e)	5 years	7.50%	8.00%	
f)	6 years	7.55%	8.05%	
g)	7 years	7.60%	8.10%	
h)	8 years	7.70%	8.20%	
i)	9 years	7.80%	8.30%	
j)	10 years	7.90%	8.40%	
k)	12 years	8.00%	8.50%	