

Mudaraba Deposit Products Provisional Profit Rate: April, 2024

Sl. No.	Deposit Products/Schemes Name	Prov. Profit Rate	Remarks
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Mudaraba Savings Account (MSA)

1	Mudaraba Savings Account (General)	3.50%	w.e.f. 01.02.2024
2	Mudaraba Savings Account (Staff)	3.50%	(Ins.Cir.#3231/2024)

Other Special Mudaraba Savings Account

3	Taqwa School Banking Account (TSBA)	4.00%	w.e.f. 01.06.2022 (Ins.Cir.#2831/2022)
4	Taqwa Bonus Sanchaya Hishab (TBSH)		
	Minimum Balance BDT 10,000.00 only	3.50%	w.e.f. 01.02.2024 (Ins.Cir.#3231/2024)
	Minimum Balance BDT 50,000.00 only	5.00%	
Minimum balance BDT 100,000.00 only	5.50%		

Mudaraba Special Notice Deposit (MSND)**

a.	Less than 1 crore	1.00%	w.e.f. 01.06.2021 (Ins.Cir.#2557/2021)
b.	1 crore to less than 25 crore	1.50%	
c.	25 crore to less than 50 crore	2.50%	
d.	50 crore to less than 100 crore	3.00%	
e.	100 crore and above	3.50%	

**Prior permission from Islamic Banking Division, HO is required to open MSND account for Bank or Non-Bank Financial Inst. & prov. Profit rate would be determined by IBD, HO.

Mudaraba Term Deposit Receipt (MTDR) for both Individual & other than Individual

a.	1 Month to less than 3 months (for any amount)	2.50%	w.e.f. 25.01.2024 (Ins.Cir.#3214/2024)
b.	100 days (for any amount)	8.00%	
c.	200 days (for any amount)	9.00%	
d.	3 Month to less than 6 months (for any amount)	7.50%	
e.	6 Month to less than 1 Year (for any amount)	8.00%	
f.	1 Year (for any amount)	9.00%	
g.	2 Years (for any amount)	9.50%	
h.	3 Years (for any amount)	10.50%	

	Product Tenure	Tenure	Revised Provisional Profit rate	
			Simple rate	Effective rate
1	Mudaraba Masik Sanchaya Prokolpa (MMSP)	1 Year	8.65%	9.00%
		3 Years	10.03%	10.50%
		5 Years	10.48%	11.00%
		8 Years	10.93%	11.50%
		10 Years	11.39%	12.00%

Installment Size	500	1000	1500	2000	2500	5000	10000	15000	20000	25000
Tenure										
1 year	6,289	12,577	18,866	25,155	31,443	62,887	125,774	188,661	251,548	314,435
3 Years	21,075	42,150	63,225	84,301	105,376	210,751	421,503	632,254	843,005	1,053,757
5 Years	39,556	79,112	118,668	158,224	197,781	395,561	791,122	1,186,684	1,582,245	1,977,806
8 Years	76,904	153,807	230,711	307,614	384,518	769,035	1,538,070	2,307,105	3,076,141	3,845,176
10 Years	112,041	224,082	336,122	448,163	560,204	1,120,408	2,240,816	3,361,223	4,481,631	5,602,039

2	Mudaraba Digun Briddhi Amanat Prokolpa (MDBAP)-7 Years	10.42%	w.e.f. 25.01.2024 (Ins.Cir.#3214/2024)
3	Taqwa Bibaho Sanchaya Prokolpo (TBSP)	7.00%	w.e.f. 23.02.2023 (Ins.Cir.#3000/2023)
4	Taqwa Kotipoti Sanchaya Prokolpo (TKSP)	7.00%	
5	Taqwa Mohorana Sanchaya Prokolpo (TMSP)	7.50%	w.e.f. 01.01.2024 (Ins.Cir.#3185/2023)
6	Mudaraba Mashik Munafa Amanat Prokolpa (MMMAP) -3 Years (Per Lac monthly profit payment Tk.800/- after AIT)	11.21%	w.e.f. 25.01.2024 (Ins.Cir.#3214/2024)
7	Mudaraba Mashik Munafa Amanat Prokolpa (MMMAP) -5 Years (Per Lac monthly profit payment Tk.800/- after AIT)	11.21%	
8	Mudaraba Super Munafa Amanat Prokolpo (MSMAP) – 1 year (Per Tk.1,25,000/-, client will receive monthly pft. Tk.1000/- after AIT)	11.21%	
9	Taqwa Mudaraba Hajj Sanchaya Prokolpo (TMHSP)	7.00%	w.e.f. 01.03.2023 (Ins.Cir.#3002/2023)

Tenors (Years)	Monthly Installment Size	Payable amount (More or Less) on maturity**	Tenors (Years)	Monthly Installment Size	Payable amount (More or Less) on maturity**
2	29,400.00	7,55,022.00	12	5,500.00	12,35,822.00
3	19,900.00	7,94,609.00	13	5,100.00	12,91,987.00
4	15,000.00	8,28,139.00	14	4,800.00	13,63,376.00
5	12,200.00	8,73,433.00	15	4,500.00	14,26,330.00
6	10,300.00	9,18,358.00	16	4,200.00	14,79,526.00
7	8,900.00	9,61,191.00	17	4,000.00	15,60,505.00
8	7,900.00	10,12,771.00	18	3,800.00	16,36,740.00
9	7,100.00	10,63,998.00	19	3,700.00	17,54,727.00
10	6,400.00	11,07,743.00	20	3,500.00	18,23,243.00
11	5,900.00	11,68,139.00			

Note:

- AIT on profit & ED to be deducted as per Govt. rules.
- For more information, please check respective information circular.
- For further clarifications, please communicate Islamic Banking Division, Head Office, Dhaka.