

Mudaraba DBH Deposit Schemes

(effective from 13th August 2024 for new deposits)

Product	Term	Income Sharing Ratio (ISR) for Corporate Funds		Income Sharing Ratio (ISR) for Individuals	
		DBH	Customer	DBH	Customer
Mudaraba Term Deposit (MTDR)	3 Months	24.00%	76.00%	24.00%	76.00%
	4-5 Months	24.00%	76.00%	24.00%	76.00%
	6-11 Months	22.00%	78.00%	22.00%	78.00%
	12 Months	20.00%	80.00%	20.00%	80.00%
	24 Months	20.00%	80.00%	20.00%	80.00%
	36 Months	20.00%	80.00%	20.00%	80.00%
	60 Months	20.00%	80.00%	20.00%	80.00%
Mudaraba Day Wise Deposit (MDWD)	90 days	24.00%	76.00%	24.00%	76.00%
	180 days	22.00%	78.00%	22.00%	78.00%
	360 days	20.00%	80.00%	20.00%	80.00%
Mudaraba Monthly Income Deposit (MMID)	3 Months	N/A	N/A	24.00%	76.00%
	6 Months	N/A	N/A	22.00%	78.00%
	12 Months	N/A	N/A	20.00%	80.00%
	24 Months	N/A	N/A	20.00%	80.00%
	36 Months	N/A	N/A	20.00%	80.00%
Mudaraba Quarterly Income Deposit (MQID)	6 Months	N/A	N/A	22.00%	78.00%
	12 Months	N/A	N/A	20.00%	80.00%
	24 Months	N/A	N/A	20.00%	80.00%
	36 Months	N/A	N/A	20.00%	80.00%
Mudaraba Easy Deposit (MED)	12 Months	N/A	N/A	24.00%	76.00%
Mudaraba Monthly DPS (MMDPS)	24 Months	N/A	N/A	24.00%	76.00%
	36-84 Months	N/A	N/A	22.00%	78.00%

* Actual profit rate will be determined at the closing of each month based on Earned Rate of Return (ERR) and will be distributed to the customers as per the agreed ISR.

* Above ISR is applicable for amount upto Tk 5 Cr retail & corporate Mudaraba deposits, not applicable for Treasury Funds.