Mudaraba DBH Deposit Schemes

(effective from September 6, 2026 for new deposits and renewals)

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	27.00%	73.00%	27.00%	73.00%
	4-5 Months	27.00%	73.00%	27.00%	73.00%
	6-11 Months	26.00%	74.00%	26.00%	74.00%
	12 Months	25.00%	75.00%	25.00%	75.00%
	24 Months	30.00%	70.00%	30.00%	70.00%
	36 Months	30.00%	70.00%	30.00%	70.00%
Mudaraba Day Wise Deposit (MDWD)	90 days	27.00%	73.00%	27.00%	73.00%
	180 days	26.00%	74.00%	26.00%	74.00%
	360 days	25.00%	75.00%	25.00%	75.00%
Mudaraba Monthly Income Deposit (MMID)	3 Months	27.00%	73.00%	27.00%	73.00%
	6 Months	26.00%	74.00%	26.00%	74.00%
	12 Months	25.00%	75.00%	25.00%	75.00%
	24 Months	N/A	N/A	30.00%	70.00%
	36 Months	N/A	N/A	30.00%	70.00%
Mudaraba Quarterly Income Deposit (MQID)	6 Months	N/A	N/A	26.00%	74.00%
	12 Months	N/A	N/A	25.00%	75.00%
	24 Months	N/A	N/A	30.00%	70.00%
	36 Months	N/A	N/A	30.00%	70.00%
Mudaraba Easy Deposit (MED)	12 Months	N/A	N/A	27.00%	73.00%
Mudaraba Monthly DPS (MMDPS)	24 Months	N/A	N/A	27.00%	73.00%
	36-84 Months	N/A	N/A	27.00%	73.00%
Mudaraba Hajj Deposit (MHD)	24-84	N/A	N/A	25.00%	75.00%

* 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 2 Cr retail & corporate Mudaraba deposits, not applicable for Treasury Funds.