

Provisional Profit Rate

Effective Date: July 31, 2025

CONSUMER BANKING

ISLAMIC

CASA PRODUCTS

Product Name				
	Below TK. 10,000	TK. 10,000 & above		
Prime Hasanah Savings Account	0%	2.00%		
Prime Hasanah Porijon Savings Account	0%	3.00%		
	Below Tk. 50 Lac	₹ 50+ Lac to < 1 Crore	Tk. 1 Crore+	
Mudaraba Prime Payroll Account	1.25%	1.75%	2.00%	
Mudaraba NRTA Savings Account	1.25%	1.75%	2.00%	
	Below Tk. 1,00,000	Tk. 1,00,000- 10,00,000	Tk. 10,00,001- 25,00,000	Tk. 25,00,001 and above
Prime Hasanah One Savings Account	0%	2.00%	3.00%	4.00%
	TK 0.00 -Tk. 50,000	Tk. 50,001 to < TK. 5,00,000	Tk. 5,00,001 - Tk. 20,00,000	Tk. 20,00,000 +
Prime Hasanah Women's Savings Account	0%	3.00%	3.50%	4.00%
Prime Hasanah Teacher's Account	0%	4.00%	4.50%	5.00%
	Below Tk. 1,00,000	Tk. 1,00,000- 10,00,000	Tk. 10,00,001- 50,00,000	Tk. 50,00,001 and above
Prime Hasanah Fifty & Plus Savings Account	2.50%	3.00%	4.00%	4.50%
	Any Amount			
Prime Hasanah First Account	5.00%			
Prime Hasanah Youth Account	4.00%			
Prime Hasanah RFCD Account*	1.00%			

*GFET Conditions Apply

CONSUMER BANKING

ISLAMIC

TERM DEPOSITS

Product Name	Tenure	Any Amount		
Prime Hasanah Term Deposit	1M	2.00%		
	3M	7.00%		
	4M	9.25%		
	6M	9.00%		
	7M	9.75%		
		Up to ₹ 3 Crore	₹ 3+ Crore	
	12M	10.00%	10.25%	
		Any Amount		
	13M	7.00%		
	14M	7.00%		
	24M & above	8.00%		
Prime Hasanah Term Deposit Plus	91 Days	9.75%		
	181 Days	10.00%		
Prime Hasanah P-First Term Deposit	12M	9.25%		

CONSUMER BANKING
ISLAMIC
MONTHLY INSTALLMENT DEPOSIT SCHEMES (MID)

Product Name	Tenure in Months							
	36M	48M	60M	84M	120M	144M	180M	240M
Prime Hasanah Kotipoti DPS	-	-	9.00%	9.00%	9.00%	9.00%	9.00%	-
Mudaraba Millionaire Scheme	-	-	6.00%	6.00%	7.00%	7.00%	-	-
Prime Hasanah Lakhopati Scheme	6.00%	-	6.00%	-	7.00%	-	7.00%	-
Prime Hasanah Laksmi Purn Scheme	6.00%	6.00%	6.00%	-	-	-	-	-
Prime Hasanah Deposit Premium Scheme	9.00%	-	9.00%	9.00%	9.00%	-	-	-
Prime Hasanah Edu DPS	-	-	9.00%	-	9.00%	-	9.00%	9.00%
Prime Hasanah Hajj Scheme	1 – 7 Years: 6%				8 – 10 Years: 7%			

CONSUMER BANKING
ISLAMIC
SINGLE INSTALLMENT DEPOSIT SCHEME (SID)

Product Name	Tenure in Months			
	12M	36M	60M	
Prime Hasanah Monthly Income Scheme	9.75%	7.75%	7.75%	
Product Name	Rate & Tenure			
	9.25% (Double in 7Y 11M)			

Product Name	Tenure	Rate
Sadaqah Jariyah Account (Fixed)	None	9.00%
Sadaqah Jariyah Account (Installment)	3/5 Years	9.00%
Sadaqah Jariyah Account (Flexo)	1/2/3/4/5/6/7/8/9/10 Years	9.00%

LIST OF DISCONTINUED PRODUCTS (FRESH BOOKING IS NOT ALLOWED UNTIL FURTHER NOTICE)

Product Name	Up to ₹ 50 Lac	₹ 50+ Lac to < 1 Crore	₹ 1+ Crore	
Mudaraba Savings Account Monthly Basis	1.25%	1.75%	2%	
Mudaraba My First Account	1.25%	1.75%	2%	
Mudaraba Shukonna Account	1.25%	1.75%	2%	

Product Name	Tenure in Months								
	12M	36M	48M	60M	84M	120M	144M	180M	240M
Mudaraba Kotipoti Deposit Scheme	-	-	-	6%	6.00%	7.00%	7.00%	7.00%	-
Mudaraba Contributory Savings Scheme	-	9.00%	-	9.00%	9.00%	9.00%	9.00%	9.00%	-
Mudaraba Nobagoto Deposit Scheme	-	-	-	6.00%	6.00%	7.00%	-	7.00%	7.00%
Mudaraba Monthly Benefit Deposit Scheme	-	6.50%	-	6.75%	6.75%	7.00%	-	-	-
Mudaraba Account 150%	-	-	-	-	6.00%	-	-	-	-
Mudaraba Brighter Tomorrow Deposit Scheme	6.00%	-	-	-	-	-	-	-	-

SME BANKING
ISLAMIC
CASA PRODUCTS

Product Name	Up to ₹ 50,000	Up to 50,000+< 1Crore	₹ 1Crore+
Prime Hasanah Business Plus	0.00%	2.00%	4.00%

SME BANKING
ISLAMIC
TERM DEPOSITS

Product Name	Tenure	Any Amount		
Prime Hasanah Business Term Deposit	1M	2.00%		
	3M	7.00%		
	6M	9.00%		
		Up to ₹ 3 Crore	₹ 3+ Crore	
	12M	10.00%	10.25%	
Prime Hasanah Business Term Deposit Plus		Any Amount		
	91 Days	9.75%		
	181 Days	10.00%		

SME BANKING
ISLAMIC
MONTHLY INSTALLMENT DEPOSIT SCHEME (MID)

Product Name	Tenure in Months							
	36M	48M	60M	84M	120M			
Prime Agami Mudaraba	3.25%	5.00%	5.00%	5.00%	6.00%			

SME BANKING
ISLAMIC
SINGLE INSTALLMENT DEPOSIT SCHEME (SID)

Product Name	Tenure in Months			
	12M			
Prime Hasanah Business Monthly Income Scheme (MIS)	9.75%			

LIST OF DISCONTINUED PRODUCTS (FRESH BOOKING IS NOT ALLOWED UNTIL FURTHER NOTICE)

Product Name	Tenure	Any Amount		
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Mudaraba Term Deposit	1M	2.00%		
	3M	7.00%		
	4M	9.25%		
	6M	9.00%		
	7M	9.75%		
	13M	7.00%		
	14M	7.00%		
	24M	8.00%		
	36M	8.00%		
		Up to ₹ 3 Crore	₹ 3+ Crore	
	12M	10.00%	10.25%	

WHOLESALE BANKING
(CORPORATE, COMMERCIAL & EMERGING MARKET)

ISLAMIC

SND & CASA PRODUCTS

Product Name				
	Up to ₹ 1 Cr	₹ 1+ Cr to < ₹ 25 Cr	₹ 25+ Cr to < ₹ 100 Cr	₹ 100+ Cr
Prime Hasanah Special Notice Deposit (SND)*	0.50%	1.00%	2.00%	2.50%

*Prime Hasanah SND Rates only for Public Enterprises will be 2.00% (for below ₹ 100 crore) and 3.15% (for ₹ 100.00 crore and above)

WHOLESALE BANKING
(CORPORATE, COMMERCIAL & EMERGING MARKET CUSTOMERS)

ISLAMIC

TERM DEPOSIT PRODUCTS

Tenure	Up to ₹ 50 Lac	₹ 50+ Lac < ₹ 1 Cr	₹ 1+ Cr to < ₹ 3 Cr	₹ 3+ Cr to < ₹ 10 Cr	₹ 10+ Cr < ₹ 25 Cr	₹ 25+ Cr to < ₹ 50 Cr	₹ 50+ Cr to < ₹ 70 Cr	₹ 70+ Cr to < ₹ 100 Cr	₹ 100+ Cr
1M	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3M	4.50%	4.50%	4.50%	4.50%	6.75%	6.75%	6.75%	6.75%	6.75%
4M	4.50%	4.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
6M	4.50%	4.50%	4.50%	4.50%	8.00%	8.00%	8.00%	8.00%	8.00%
7M	4.50%	4.50%	6.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
12M	4.50%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	6.25%
13M	4.50%	4.50%	4.50%	4.50%	6.00%	6.00%	6.00%	6.00%	6.00%
14M	4.50%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%
24M & above	4.50%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%
BIJOY 50 Islamic									
	₹ 50 Lac < ₹ 1 Cr	₹ 1+ Cr < ₹ 50 Cr	₹ 50+ Cr						
91 Days	8.50%	8.50%	8.50%						
121 Days	9.50%	9.50%	9.50%						
181 Days	9.50%	9.50%	9.50%						
271 Days	9.50%	9.50%	9.50%						
361 Days	10.00%	10.00%	10.00%						

The following conditions will prevail:

- Bank Deposit will be managed separately by the Treasury Division.
- Client/Group maintaining **combined balance of ₹600 crore and above** will receive **10.00% profit** on **Hasanah TD** for renewal and new booking.
- The revised rate of profit will be effective from **July 31, 2025**