

SL	Product Name	Profit rate									
		Existing				Proposed (Existing & New Deposit) Effect from 01-February-2026					
<b>1</b>	<b>Mudaraba Savings Deposit</b>										
	Mudaraba Savings Deposit - All	3.00%				3.00%					
	Mudaraba Savings Deposit- Bank	Based On Market				Based On Market					
	SIBL Young star Savings Deposit	5.00%				4.00%					
	MUDARABA SAVINGS DEPOSIT AGB	3.00%				3.00%					
	MUDARABA SAVINGS DEPOSIT STUDENT	4.00%				4.00%					
	MUDARABA SUPER SAVINGS ACCOUNT	5.00%				4.00%					
	MUDARABA SAVINGS DEPOSIT-PROVIDENT	3.00%-5.00%				4.00%					
	INSTA EDU REMIT	3.00%-5.00%				3.00%					
	INSTA FAMILY REMIT	3.00%-5.00%				3.00%					
	MUDARABA SAVINGS DEPOSIT- CORP.	3.00%-5.00%				3.00%					
	SIBL FREELANCER SOLUTION	3.00%-5.00%				4.00%					
<b>2</b>	<b>Mudaraba Short Notice Deposit</b>										
	Less than 1 Crore	3.00%				3.00%					
	Equal to or more than 1 crore but less than 25 Crore	3.50%				3.00%					
	Equal to or more than 25 crore but less than 50 Crore	3.75%				3.25%					
	Equal to or more than 50 crore but less than 100 Crore	4.25%				4.00%					
	Equal to or more than 100 crore	5.00%				4.00%					
<b>3</b>	<b>Mudaraba Term Deposit</b>										
		Below 1 Crore	Above 1 Crore to 5 Crore	Above 5 Crore				Below 1 Crore	Above 1 Crore to 5 Crore	Above 5 Crore	
	MTDR- 1 Month(Client)		5.00%					5.25%			
	MTDR- 2 Months(Client)	6.50	7.50%	8.25%				5.25%			
	MTDR- 3 Months(Client)		10.50%				8.50%	8.75%	9.00%		
	MTDR 100 DAYS(CLIENT)		10.50%				8.50% for existing and currently postponed				
	MTDR 4 MONTHS(CLIENT)		10.50%				8.50% for existing and Currently postponed				
	MTDR-6 months(Client)		10.60%				9.00%	9.25%	9.50%		
	MTDR 200 DAYS - CLIENT		10.60%				9.0% for existing and currently postponed				
	MTDR 1 year(Client)		11.50%				9.50%				
	MTDR 2 years(Client)		11.75%				9.50%				
	MTDR 3 years & above(Client)		12.25%				9.50%				
	MUDARABA SHACHYANDA MUNAFA (3 month)		6.87%				8.50%				
	MUDARABA SHACHYANDA MUNAFA (1 year)		8.40%				9.50%				
	MUDARABA SHACHYANDA MUNAFA (3 year)		8.70%				9.50%				
	MTDR- 1 Month( Bank)		Based On Market				Based On Market				
	MTDR- 3 Months( Bank)		Based On Market				Based On Market				
	MTDR - 6 months( Bank)		Based On Market				Based On Market				

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<b>4</b>	<b>Scheme Deposit</b>												
<b>a</b>	<b>Mudaraba Monthly Profit Scheme</b>	1 Year	2 Year	3 Year	5 Year			1 Year	2 Year	3 Year	5 Year		
	Mudaraba Monthly Profit Deposit Scheme(3 year)	12.00%						9.50%					
	Mudaraba Monthly Profit Deposit Scheme (1 year)	12.00%						9.50%					
	Shachanda Protidin	12.00%	11.40%	12.00%	12.60%			9.50%	9.50%	9.50%	9.50%		
	Subarnalata Special Scheme(Women)	12.00%	11.40%	12.00%	12.60%			9.50%	9.50%	9.50%	9.50%		
	Shobuj Chaya	12.00%	11.40%	12.00%	12.60%			9.50%	9.50%	9.50%	9.50%		
	SIBL Astha(one year)	12.00%						9.50%					
	SIBL Astha(two year)	11.40%						9.50%					
	SIBL Astha(three year)	12.00%						9.50%					
	SIBL Astha(five year)	12.60%						9.50%					
	RETIRED CITIZEN MONTHLY BENEFIT (One year)	12.00%						9.50%					
	RETIRED CITIZEN MONTHLY BENEFIT (Two year)	11.40%						9.50%					
	RETIRED CITIZEN MONTHLY BENEFIT (Three year)	12.00%						9.50%					
	RETIRED CITIZEN MONTHLY BENEFIT (Five year)	12.60%						9.50%					
<b>b</b>	<b>Mudaraba Deposit Pension Scheme</b>	3 Year	5 Year	10 Year			3 Year	5 Year	10 Year				
	Mudaraba Pension Savings Scheme	10.00%	10.50%	11.00%			6.75%	7.25%	7.75%				
	Sonali Din Pension Deposit Scheme	10.00%	10.50%	11.00%			6.75%	7.25%	7.75%				
	Shukher Thikana	10.00%	10.50%	11.00%			6.75%	7.25%	7.75%				
	Subarna Rekha Special Deposit(Women)	10.00%	10.50%	11.00%			6.75%	7.25%	7.75%				
	Shabuj Shayanna Special Deposit	10.00%	10.50%	11.00%			6.75%	7.25%	7.75%				
	SIBL Super DPS	9.50%	10.00%	10.50%	11.00%		6.75%	6.75%	7.25%	7.75%			
<b>c</b>	<b>Mudaraba Hajj Scheme</b>	<b>1 Year to 15 Year</b>					<b>1 Year to 15 Year</b>						
	Kafela	9.5% to 11.25%					7.50%-8.00%						
	Mud. Hajj/ Umrah Savings Scheme	9.5% to 11.25%					7.50%-8.00%						
<b>d</b>	<b>Other Mudaraba Schemes</b>												
	Proshanti (Mudaraba Zakat Savings Deposit)	6.50%					7.50%						
	Shanchita Special Deposit Scheme	2.00%					3.50%						
	Mudaraba Marriage Savings Scheme	3 Year	5 Year	7 Year	10 Year	15 Year	20 Year	3 Year	5 Year	7 Year	10 Year	15 Year	20 Year
	Mudaraba Education Savings Scheme	10.00%	10.50%	10.70%	11.00%	11.25%	11.50%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%
	Mudaraba Bashthan Savings Scheme	10.00%	10.50%	10.70%	11.00%	11.25%	11.50%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%
	Mudaraba Mohorana Savings A/c (5 Years)	10.50%					6.80%						
	Mudaraba Mohorana Savings A/c (10 Years)	11.50%					7.30%						
	SIBL EDUCATION SAVINGS SCHEME	5 Year	10 Year	15 Year	20 Year			5 Year	10 Year	15 Year	20 Year		
	SIBL MEDICAL SAVINGS SCHEME	10.50%	11.00%	11.25%	11.50%			7.00%	7.50%	7.75%	8.00%		
	SIBL MARRIAGE SAVINGS SCHEME	10.50%	11.00%	11.25%	11.50%			7.00%	7.50%	7.75%	8.00%		
		10.50%	11.00%	11.25%	11.50%			6.90%	7.10%	7.20%	7.30%		

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	SIBL PROBASHI DEPOSIT SCHEME HAWKERS DEPOSIT & BUSINESS DEVE	3 Year	5 Year	8 Year	10 Year			3 Year	5 Year	8 Year	10 Year		
		10.00%	10.50%	10.75%	11.00%			6.75%	7.25%	7.50%	7.75%		
	DRIVER DEPOSIT SCHEME	10.00%	10.50%	10.75%	11.00%			6.75%	7.25%	7.50%	7.75%		
		5 Year	7 Year	10 Year	12 Year			15 Year	20 Year	5 Year	7 Year		
	MUDARABA SORBOCHCHO MUNAFA	10.50%	10.70%	11.00%	11.15%	11.25%	11.50%	6.75%	7.40%	7.75%	7.75%	7.75%	7.75%
		66 mnth	72 mnth					66 mnth	72 mnth				
	MUDARABA OICHIK SANCHOY PROKALPA	13.44%	12.25%					proposed to postponed					
		1 Year	2 Year	3 Year				1 Year	2 Year	3 Year			
		9.50%	9.75%	10.00%			9.50%	9.50%	9.50%				
<b>e Scheme postponed</b>													
	Shopner Shiri (Lakhopoti) Postponed Lakhopoti Postponed Suborno Digonto (Millionaire) Postponed Shorno Shikhor (Kotipoti) Postponed SIBL Digun Prottasha Scheme (Double Benefit) Samriddir Sopan Scheme Deposit (Double Benefit) Mudaraba Double Benefit												
<b>5 Cash Waqf</b>													
	Cash Waqf-General						9.50%						
	Cash Waqf-Specific	All types of Cash Waqf (except Al Wasiah Bill Waqf-applicable profit rate: 3 month MTDR rate) will be 1 (one)% higher than					9.50%						
	CASH WAQF-M.PFT	1 (one) year MTDR Profit Rate i.e. (11.50%+1.00%)=12.50%					9.50%						
	AL-WASIAH BILL WAQF						9.50%						
<b>6 General Account Profit Rate</b>													
	Lending to Head Office	11.00%					10.00%						
	Borrowing from Head Office	11.50%					10.50%						
<b>7 Foreign Currency Deposit</b>													
	Mudaraba FC Term Deposit	As Per SOFR Rate					4.44%	90 Days	180 Days				
	Mudaraba FC Term Deposit OBU	As Per SOFR Rate					4.44%	4.75%	5.06%				
	Mudaraba FC International Banking (OBU-IB)	As Per SOFR Rate					4.44%	4.75%	5.06%				
	Mudaraba RFCD Account	As Per SOFR Rate					2.75%						
	Mudaraba FC Account	As Per SOFR Rate					2.75%						