

PROFIT RATE STRUCTURE OF THE ISLAMIC BANKS

TABLE-XVI

(Percent per annum)

Nature of Deposits	Islami Bank BD. Ltd. 2008	Al-Arafah Bank 2008	Social Invt. Bank 2008	ICB Islamic Bank Ltd. 2008	Shahjalal Islamic Bank 2008	Bank Al-Falah 2008	Exim Bank Ltd. 2008
1) Mudaraba Savings Deposits	6.10	5.00	6.12	4.00	5.36	6.00	5.98
2) Mudaraba Term Deposits							
a) 3 years	10.10	12.50	12.50	11.50	...	--	7.98
b) 2 years	9.30	13.00	12.50	11.50	...	13.00-13.50	7.82
c) 1 year	9.00	13.00	12.50	11.50	9.75	13.00-13.50	7.66
d) 6 months	7.70	12.50	12.25	11.25	9.36	13.00-13.50	7.34
e) 3 months	7.40	12.00	12.00	11.00	9.17	13.00-13.50	7.02
f) 1 month	...	...	8.00	10.75	8.00	...	6.62
3) Mudaraba Special Notice Deposits							
a) Monthly Term Savings Deposit	...	10.25	--	...	...	--	...
b) Monthly Savings Investment Deposit	...	8.00	12.00	...	...	--	--
c) Monthly Porfit Based Deposits	...	11.25	12.00	13.34	--	--	--
d) Savings Bond (Islami Bond)	...	...	6.12	--	--	--	--
i) 3 years	...	10.00	...	...	...	...	...
ii) 5 years	10.50	10.50	...	...	...	...	...
iii) 8 years	10.80	11.00	...	...	...	...	...
e) Benefit Scheme							
i) Double Benefit Scheme	...	12.25	12.25	15.38	10.34	...	...
ii) Triple Benefit Scheme	...	...	...	20.00	10.53	...	...
f) Millionaire Scheme Deposit			12.00				
i) 12 years	...	10.25	10.55	17.90	10.63	...	...
ii) 15 years	...	10.25	...	20.70	10.73	...	...
iii) 20 years	...	10.25	...	27.45	10.82	...	...
iv) 25 years	...	10.25	...	36.40	10.92	...	...
g) Mudaraba Special Deposit Pension Scheme							
i) 5 years	9.50	10.25	12.00	...	10.24	...	9.26
ii) 8 years	...	10.25	...	...	10.43	...	9.34
iii) 10 years	9.90	10.25	12.00	...	10.53	...	9.42
iv) 12 years	...	10.25	...	...	...	...	9.50
h) Mudaraba Education Deposit Scheme	...	...	12.00	...	...	...	9.09
i) Mudaraba Steady Money	...	...	...	...	...	...	9.18
j) Mudaraba Super Savings	...	...	...	...	...	...	9.34
k) Mudaraba Multi Plus Savings	...	...	...	...	...	...	9.34
l) Mudaraba Smart Saver Deposits	...	...	...	...	...	...	9.34
m) Mudaraba Lakhopati Deposits Scheme	...	10.25	12.00	...	...	...	...
n) Mudaraba Future Deposits Scheme	...	...	...	12.68	...	...	...
o) Mudaraba Housing Savings Scheme	...	...	12.00	12.94	11.21	...	...
p) Children Savings Scheme	...	...	...	12.94	...	...	...
q) Mudaraba Muhar Savings(10yrs.)	9.90	...	12.00	...	...	...	...
r) Mudaraba Muhar Savings(5yrs.)	9.50	...	12.00	...	...	...	...
s) Mudaraba Monthly Profit Deposit Scheme (5 yrs.)	10.70	...	12.00	...	...	...	...
t) Mudaraba Monthly Profit Deposit Scheme (3 yrs.)	10.10	...	...	...	...	...	...
4) Mudaraba Short Term Deposits	4.20	4.00	5.62	...	4.88	5.00	4.95
5) Mudaraba Hajj Savings Deposits :	...	...	12.00	...	...	...	8.78
a) Hajj Deposit (Term)							
i) 1 to 10 years	9.90	9.05	...	12.94	10.73	--	--
ii) 11 to 25 years	10.35	--	--	12.94	11.21	--	--
iii) One Time Hajj Deposits	...	9.50	...	...	...	...	...
b) MMPDR / Hajj Deposit (Monthly)	...	10.25	...	...	--	--	9.08
c) Cash Waqf.	10.35	9.50	12.00	--	11.21	--	--

... =Not applicable