

# PROFIT RATE STRUCTURE OF THE ISLAMIC BANKS

Table-XVI

(Percent per annum)

Nature of Deposits	Islami Bank Bangladesh 2007	Al-Arafa Bank 2007	Social Invt. Bank 2007	ICB Islamic Bank Ltd. 2007	Shahjalal Islamic Bank 2007	Bank Al- Falah 2007	Exim Bank 2007
<b>1 Mudaraba Savings Deposits</b>	6.30	5.00	6.12	4.00	5.50	6.00	6.22
<b>2 Mudaraba Term Deposits</b>							
a) 3 years	9.92	10.00	11.75	11.50	...	--	8.30
b) 2 years	9.46	9.75	11.75	11.50	...	12.000-13.00	8.13
c) 1 year	9.27	11.00	11.75	11.50	11.75	12.000-13.00	7.97
d) 6 months	7.34	10.50	11.50	11.25	11.50	12.000-13.00	7.63
e) 3 months	7.03	10.00	11.25	11.00	11.25	12.000-13.00	7.30
f) 1 month	...	...	7.00	...	...	...	...
<b>3 Mudaraba Special Notice Deposits</b>							
a) Monthly Term Savings Deposit	...	10.25	--	...	13.85	--	6.89
b) Monthly Savings Investment Deposit	...	8.25	12.00	12.40	8.58	--	--
c) Monthly Porfit Based Deposits	...	11.25	12.00	12.50	--	--	--
d) Savings Bond (Islami Bond)	...	...	6.12	--	--	--	--
i) 3 years	9.92	10.00	...	...	...	...	...
ii) 5 years	10.11	10.50	...	...	...	...	...
iii) 8 years	10.14	11.00	...	...	...	...	...
<b>e) Benefit Scheme</b>							
i) Double Benefit Scheme	...	10.25	12.25	15.38	8.66	...	...
ii) Triple Benefit Scheme	...	10.25	...	20.38	...	...	...
f) Millionaire Scheme Deposit			12.00	12.70			
i) 12 years	...	...	10.55	...	8.90	...	...
ii) 15 years	...	...	...	...	8.99	...	...
iii) 20 years	...	...	...	...	9.07	...	...
iv) 25 years	...	...	...	...	9.15	...	...
g) Mudaraba Special Deposit Pension Scheme							
i) 5 years	10.00	10.25	12.00	12.00	...	...	9.63
ii) 8 years	...	...	...	...	...	...	9.71
iii) 10 years	10.36	10.80	12.00	12.00	...	...	9.79
iv) 12 years	...	...	...	...	...	...	9.87
h) Mudaraba Education Deposite Scheme	...	...	12.00	12.40	...	...	9.46
i) Mudaraba Steady Money	...	...	...	...	...	...	9.54
j) Mudaraba Super Savings	...	...	...	...	...	...	9.71
k) Mudaraba Multi Plus Savings	...	...	...	...	...	...	9.71
l) Mudaraba Smart Saver Deposits	...	...	...	...	...	...	9.71
m) Mudaraba Lakhopati Deposits Scheme	...	10.25	12.00	...	...	...	...
n) Mudaraba Future Deposits Scheme	...	...	...	12.70	...	...	...
o) Mudaraba Housing Savings Scheme	...	12.00	12.00	12.70	...	...	...
p) Children Savings Scheme	...	...	...	12.70	...	...	...
<b>4 Mudaraba Short Term Deposits</b>	<b>4.39</b>	<b>4.00</b>	<b>5.62</b>	<b>4.00</b>	<b>4.08</b>	<b>5.00</b>	<b>5.14</b>
<b>5 Mudaraba Hajj Savings Deposits :</b>							
a) Hajj Deposit (Term)							
i) 1 to 10 years	10.36	9.05	--	--	8.99	--	--
ii) 11 to 25 years	10.77	--	--	--	9.39	--	--
iii) One Time Hajj Deposits	...	9.50	...	...	...	...	...
b) MMPDR/Hajj Deposit(Monthly)	...	10.25	12.00	11.50	--	--	9.08
c) Cash Waqf.	10.77	9.50	12.00	--	--	--	--

... =Not applicable