



# বাংলাদেশ কমার্স ব্যাংক লিমিটেড

## BANGLADESH COMMERCE BANK LTD.

প্রধান কার্যালয় : ইউনিস্ট্রি ট্রেড সেন্টার, লেভেল-২২, ৫২-৫৩, দিল্লীশাহ বাণিজ্যিক এলাকা, ঢাকা-১০০০, পিএনবিএস ৯৯৫৯৯০১, ৭১৭৫০২০, ৭১৬০০৮  
Corporate Office : Eunoo Trade Center Level-22, 52-53, Dilkusha C/A, Dhaka-1000, PABX : 9559831, 7174320, 716058  
Fax : 88-02-9558218, E-mail : info@bcbltd.com, SWIFT : BCBLEDDH

Islami Banking Division, Head office

Instruction Circular: 03/2022

Date: 14 August 2022

All Islami Banking Branches  
Bangladesh Commerce Bank Ltd.  
Bangladesh.

Subject: Provisional Profit Rate on Different Mudaraba Deposits.

Muhtaram, Assalamualaikum

The Asset Liability Management Committee (ALCO) of the Bank in its 6<sup>th</sup>/2022 meeting held on June 30, 2022 has approved **provisional profit rate** on Mudaraba Deposit products considering present market scenario and current position of the bank. The provisional profit rate on Mudaraba Deposits is listed below:

SL	Particulars	Provisional Profit Rate (%)
1	Mudaraba Savings Account -General	4.00
2	Mudaraba Savings Account -Staff	4.00
3	Mudaraba Student Savings Account	4.00
4	Mudaraba special Notice Deposit Savings Account	2.50 (Up to 1.00 crore ) 3.50 (Above one crore)
5	Mudaraba Farmers Savings Account	4.00
6	Mudaraba Foreign Currency Deposit Account	1.50
7	Mudaraba Industrial Employee Account	4.10
8	Mudaraba Term Deposits **	
A)	01 Month	3.25
B)	03 Months	5.25
C)	100 days	6.00
D)	06 Months	6.05
E)	200 days	6.05
F)	300 days	6.10
G)	12 Months	6.15
H)	24 Months	6.20
I)	36 Months	6.30
9	Mudaraba Savings Bond (MSB)	
A)	8Years Term	7.00
B)	5 Years Term	6.50
10	Mudaraba NRB Savings Bond	
A)	10 Years Term	7.00
B)	5 Years Term	6.50



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Corporate Office : Eunoo Trade Center, Level-22, 52-53, Dilkusha C/A, Dhaka-1000, PABX : 9558831, 7174320, 718059  
Fax : 88-02-9588218, E-mail : info@bcblbd.com, SWIFT : BCBLBD00H

SL	Particulars	Provisional Profit Rate (%)
11	Mudaraba Monthly Profit Deposit Scheme (MMPDS)	
A)	5 Years Term	7.00
B)	3 Years Term	6.50
12	Mudaraba Priority Savings A/C	4.50
13	Mudaraba Special Savings (Pension) Account	
A)	10 years Term	7.00
B)	5 years Term	6.50
C)	3 years Term	6.00
14	Mudaraba Hajj Savings Account	
A)	From 11 years to 25 years term	7.00
B)	From 1 year to 10 years term	7.00
15	Mudaraba Muhor Savings Account	
A)	10 Years Term	7.00
B)	5 years Term	6.50
16	Mudaraba Bibaho Saving Account	
A)	5 Years Term	6.50
B)	3 Years Term	6.00
17	Mudaraba Waqf Cash Deposit Account (MWCA)	7.10

\*\*Issuance of Quard against MTDR on Principal amount upto 90% for which processing fees TK 500+vnt and charge documents would be as per IBD Instruction circular 01/2022 dated 22 June 2022.

**Provisional rate of profit will be effective from July 1, 2022** and Islami Banking fund must be dealt separately from conventional fund, as usual, by Treasury Division, Head office. Investment rate would be fixed by Credit Management Division later.

Ma assalam



Senior Vice President



Kazi Md. Rezaul Karim  
Deputy Managing Director

Copy to:

1. All Divisional Head, BCBL, Head office, Dhaka.
2. PS to MD & CEO, BCBL, Head office, Dhaka.
3. PS to DMD-1, BCBL, Head office, Dhaka.
4. PS to DMD-2, BCBL, Head office, Dhaka.
5. Office copy.