

## DBH Deposit Schemes

*(effective from 2nd May 2024)*

Products	Term	Interest Rate for Individual/PF & Others relevant retirement benefits	Interest Rate for Corporate Funds
Annual Income Deposit	3 Months	9.50	9.50
	4-5 Months	9.50	9.50
	6-11 Months	9.75	9.75
	12 Months	10.00	10.00
	24 Months	10.00	10.00
	36 Months	10.00	10.00
	60 Months	10.00	10.00
Day Wise Deposit	90 days	9.50	9.50
	180 days	9.75	9.75
	360 days	10.00	10.00
Monthly Income Deposit	6 Months	9.75	9.75
	12 Months	10.00	10.00
	24 Months	10.00	10.00
	36 Months	10.00	10.00
Quarterly Income Deposit	6 Months	9.75	9.75
	12 Months	10.00	10.00
	24 Months	10.00	10.00
	36 Months	10.00	10.00
Flexible Fixed Deposit	6 Months	9.50	N/A
	12 Months	9.75	N/A
Easy Deposit	12 Months	9.50	N/A
Platinum Deposit	15 Months	10.00	N/A
Double Money Deposit	7 Years 8 months	9.50	N/A
DPS	24-36 Months	9.00	N/A
	48-84 Months	9.00	N/A

1) Existing Home Loan customers of DBH and individual shareholders of DBH will get 0.10% premium from the card rates under Privilege Offer.

2) Senior Citizens (60 years and above) will get 0.10% premium from the card rates under Senior Citizen Offer  
Senior citizen must be the first depositor to be eligible for the preferential rate.

3) The rates mentioned above are applicable for retail and corporate deposits up to Tk. 5 crore. These rates are not applicable for any treasury deposits.

## Mudaraba DBH Deposit Schemes

*(effective from 13th August 2024 for new deposits)*

Product	Term	Income Sharing Ratio (ISR) for Corporate Funds		Income Sharing Ratio (ISR) for Individuals	
		DBH	Customer	DBH	Customer
Mudaraba Term Deposit (MTDR)	3 Months	24.00%	76.00%	24.00%	76.00%
	4-5 Months	24.00%	76.00%	24.00%	76.00%
	6-11 Months	22.00%	78.00%	22.00%	78.00%
	12 Months	20.00%	80.00%	20.00%	80.00%
	24 Months	20.00%	80.00%	20.00%	80.00%
	36 Months	20.00%	80.00%	20.00%	80.00%
	60 Months	20.00%	80.00%	20.00%	80.00%
Mudaraba Day Wise Deposit (MDWD)	90 days	24.00%	76.00%	24.00%	76.00%
	180 days	22.00%	78.00%	22.00%	78.00%
	360 days	20.00%	80.00%	20.00%	80.00%
Mudaraba Monthly Income Deposit (MMID)	3 Months	N/A	N/A	24.00%	76.00%
	6 Months	N/A	N/A	22.00%	78.00%
	12 Months	N/A	N/A	20.00%	80.00%
	24 Months	N/A	N/A	20.00%	80.00%
	36 Months	N/A	N/A	20.00%	80.00%
Mudaraba Quarterly Income Deposit (MQID)	6 Months	N/A	N/A	22.00%	78.00%
	12 Months	N/A	N/A	20.00%	80.00%
	24 Months	N/A	N/A	20.00%	80.00%
	36 Months	N/A	N/A	20.00%	80.00%
Mudaraba Easy Deposit (MED)	12 Months	N/A	N/A	24.00%	76.00%
Mudaraba Monthly DPS (MMDPS)	24 Months	N/A	N/A	24.00%	76.00%
	36-84 Months	N/A	N/A	22.00%	78.00%

\* Actual profit rate will be determined at the closing of each month based on Earned Rate of Return (ERR) and will be distributed to the customers as per the agreed ISR.

\* Above ISR is applicable for amount upto Tk 5 Cr retail & corporate Mudaraba deposits, not applicable for Treasury Funds.