AL-MUSTAQEEM
MEGHNA ISLAMIC BANKING

MEGHNA BANK

Islamic Banking Division
Head Office

Islamic Banking Circular No.DPR/08/26

Date: October 29, 2026

To:
1. The Divisional/Departmental Heads, Meghna Bank PLC., Head Office
2. All Branch/Sub-Branch/Islamic Window Heads, Meghna Bank PLC.

Provisional Profit Rate on Deposit w.e.f. November 01, 2026

Approval Ref: 161th ALCO meeting dated October 29, 2026

Products	Provisional Profit Rate
Al-Wadeeah Current Deposit (AWCD)	No Profit
Mudarabah Savings Account (MSA) Deposit:	2.50%
Mudarabah Youngster Savings Account (MYSA):	5.00%
Mudarabah Fifty Plus Savings Account (MFPSA):	
Below 50,000	3.00%
50,000 to Below 25,00,000	3.20%
Above 25,00,000	4.20%
Mudarabah Payroll Account (MPA):	3.00%
Meghna Islamic Supreme Account (MISA) (Profit Bearing Account, Corporate):	
Below 5 Crore	3.50%
5 Crore to below 50 Crore	4.50%
50 Crore to below 100 Crore	6.00%
Above 100 Crore	7.50%
Government/Semi Government Institutions	3.00%
Mudarabah Short Notice Deposit (MSND) Account:	
Below 5,00,000	No Profit
5,00,000 to 1,00,00,000	2.75%
1,00,00,001 to 25,00,00,000	3.00%
25,00,00,001 to 50,00,00,000	4.00%
50,00,00,001 to 100,00,00,000	4.25%
Above 100,00,00,000	6.25%
Government/Semi Government Institutions	3.00%

Mudarabah Term Deposit Receipt Account (MTDRA) for Retail Customer, Provident Fund, Gratuity, Endowment, Welfare & Trust:						
Amount	One Month	Three Months	Six Months	Twelve Months	Twenty Four Months	Thirty Six Months
Below 50 Lac	6.00%	9.25%	9.25%	9.25%	8.75%	8.75%
50 Lac and above	6.50%	9.50%	9.50%	9.50%	9.00%	9.00%

Mudarabah Term Deposit Receipt Account (MTDRA) for Retail Customer, Provident Fund, Gratuity, Endowment, Welfare & Trust:			
Amount	91 Days	181 Days	365 Days
Below 50 Lac	9.35%	9.35%	9.35%
50 Lac and above	9.50%	9.50%	9.50%

Mudarabah Term Deposit Receipt Account (MTDRA) for Corporate Customer:						
Amount	One Month	Three Months	Six Months	Twelve Months	Twenty Four Months	Thirty Six Months
Below 50 Lac	6.00%	9.25%	9.25%	9.25%	8.75%	8.75%
50 Lac and above	6.50%	9.50%	9.50%	9.50%	9.00%	9.00%

Mudarabah Term Deposit Receipt Account (MTDRA) for Corporate Customer:			
Amount	91 Days	181 Days	365 Days
Below 50 Lac	9.35%	9.35%	9.35%
50 Lac and above	9.50%	9.50%	9.50%

Mudarabah Special Savings (Pension) Account (MSSA):	
Installment	BDT 500 & Multiples of 500
Years	Provisional Profit Rate
3	10.00%
5	
10	

Mudarabah Mohor Savings Account (MHSA):	
Installment	BDT 500 & Multiples of 500
Years	Provisional Profit Rate
3	10.00%
5	
10	

Mudarabah Bibaho Savings Account (MBSA):	
Installment	BDT 500 & Multiples of 500
Years	Provisional Profit Rate
3	10.00%
5	
10	

Mudarabah Hajj Savings Account (MHSA):	
Installment	BDT 500 & Multiples of 500
Years	Provisional Profit Rate
3	10.25%
5	
10	

Mudarabah Monthly Profit Deposit Scheme Account (MMPDSA):	
Amount	Provisional Rate
BDT: 1,00,000.00 & Multiples of 1,00,000.00	10.00%

Mudarabah Super Savings Scheme / Mudarabah Business DPS:	
Years	Provisional Rate
3 Years	8.00%
5 Years	8.00%
7 Years	8.00%
10 Years	8.00%

Mudarabah Waqf Cash Deposit Account:	
Amount	Provisional Rate
BDT: 10,000.00	10.00%

Note 01: Mudarabah Monthly Profit Deposit Scheme Account (MMPDSA) profit will be **BDT: 833.33** (Before Tax & Excise Duty) per **BDT: 1,00,000 @10.00% (Provisional).**
Note 02: Customers will get slab rate based on their total MTDR amount. The rate will continue till the maturity of the instrument. The slab rate will apply for both new and renewal of existing MTDR. The MTDRs must be of the same tenor and must fall in Tk. 1.00 crore and above bucket.

Note 03: No Branch and Business people except Treasury Division can do marketing for Banks' and NBFIs' Deposits.

Note 04: All other terms and conditions of respective PPG shall be applicable for elgibility of profit received.

Note 05: All deposits products are subject to Tax and Excise duty.

Muhammad Pavel Akhter
Head of Islamic Banking

Md. Tawhid Hasan Juberi
Head of Treasury

Momtazul Karim N Ahmed
Deputy Managing Director

Syed Mizanur Rahman
Managing Director