"In the Name of Allah, the Most Beneficent, the Most Merciful"

Mercantile Bank PLC.
Islamic Banking Division
Head Office, Dhaka

Provisional Profit Rate (PPR) of Different Mudarabah Deposit Accounts/Schemes/Prokolpo

i. Mudaraba Savings Accounts:

Mudaraba Savings Account Type	Provisional Profit Rate
Mudaraba Savings Account (MSA) - General	2.50%
Mudaraba Savings Account (MSA) - Staff	2.50%
Taqwa Mudaraba Payroll Account (TMPA)	4.50% (2% higher than MSA)
Taqwa Student Banking Account (TSBA)	3.00%
Taqwa Bonus Sanchaya Hishab (TBSH):	
Daily Minimum Balance (BDT)	**Provisional Profit Rate**
BDT 5,000 - BDT 50,000	2.50%
BDT 50,001 - BDT 100,000	3.00%
BDT 100,001- BDT 500,000	4.00%
BDT 500,001 - B0T 1,000,000	4.50%
BDT 1,000,001 & Above	5.00%

***ii.* Mudaraba Special Notice Deposit (MSND):**

Balance:	Less than BDT 1 crore	1 crore to less than 25 crore	25 crore to less than 50 crore	50 crore to less than 100 crore	100 crore and above
Provisional Profit Rate	1.00%	1.25%	1.50%	2.00%	3.00%

iii. Mudaraba Term Deposit Receipt (MTDR):

MTDRs Particulars		**Provisional Profit Rate**
Days	**Amount Slab**	
61D to 99D	Below Tk.1.00 Crore	6.50%
	Tk.1.00 Crore & Above	7.00%
100D to 199D	any Amount	7.50%
200D to 299D		7.75%
300D to 360D		8.00%
MTDR-1M (any amount)		3.00%
MTDR-3M		
	Below Tk.1.00 Crore	7.50%
	Tk.1.00 Crore & Above	8.00%
MTDR-6M		
	Below Tk.1.00 Crore	8.00%
	Tk.1.00 Crore & Above	8.25%
MTDR-12M		
	Below Tk.1.00 Crore	8.50%
	Tk.1.00 Crore & Above	8.75%
MTDR-24M (any amount)		8.50%
MTDR-36M (any amount)		8.50%

iv. Special Deposit Schemes (Monthly Profit Payment):

Type of Scheme	Tenor	Amount	Provisional Profit Rate
Mudaraba Super Munafa Amanat Prokolpo (MSMAP)	1 year	50,000 & it's multiple	9.00%
Mudaraba Masik Munafa Amanat Prokolpo (MMMAP)	3/5 years	50,000 & it's multiple	9.00%

v. Other Deposit Schemes/Prokolpo:

Type of Scheme	Tenor	Monthly Installment Amount (Tk.)	Provisional Profit Rate
Taqwa Mudaraba Hajj Sanchaya Prokolpo (TMHSP)	2 to 20 years	21,400/- to 2,150/-	8.50%
Taqwa Umrah Sanchaya Prokolpo (TUSP)	1 to 5 years	12,000/- to 3,500/-	8.50%
Taqwa Bibaho Sanchaya Prokolpo (TBSP)	3 to 21 years	1000/- & it's Multiple	8.25% to 8.50%
Taqwa Mohorana Sanchaya Prokolpo (TMSP)	3 to 10 years	1000/- & it's Multiple	8.25% to 8.50%
Mudaraba Masik Sanchaya Prokolpo (MMSP)	1 to 10 years	500/- to 25,000/-	7.75% to 8.75%

Note: Bank follows weightage based profit calculation system/method as per "Framework of Rate of Return" of Bangladesh Bank vide BRPD Circular No. 15 dated: 09.11.2009 where final profit rate might be more or less based on year-end accounts finalization of MBPLC-Taqwa Islamic Banking.