National Housing Finance PLC (Shariah Based Islamic Wing)

Concord Baksh Tower (7th floor), Plot # 11-A, Road # 48, Block # CWN (A), Gulshan-2, Dhaka-1212

Mudaraba Deposit Schemes/Products Profit Rate (Provisional) Effective Date from November 15, 2026

1) Mudaraba Term Deposit (MTD)

Term	Profit Rate (P.A.)
	Any Amount
3 months	8.25%
4 months	
5 months	
6 months	
9 months	
1 Year	
13 months	
15 months	
2 Years	
3 Years	

*Minimum Deposit Amount BDT 50,000/- & above.

*Incase of Senior Citizen, 0.10% highter rate will be given

2) Mudaraba Periodical Income Scheme (MPIS)

Calculation for benefit of BDT 1.00 lac

Term	Monthly Income	Quarterly Income	Half yearly Income	Profit Rate (P.A.)
1 Year	688	2,063	4,125	8.25%
2 Years	688	2,063	4,125	8.25%
3-5 Years	688	2,063	4,125	8.25%

* Minimum deposit amount BDT 100,000/-.

3) Mudaraba Probable Money Multiplier Scheme

Multiple Time	Tenure	Profit Rate (P.A.)
1.5 Times	5 Years	8.25%
2 Times	8 Years 5 Months	8.25%
2.5 Times	11 Years 1 Month	8.25%
3 Times	13 Years 4 Months	8.25%
4 Times	16 Years 10 Months	8.25%

* Eligible amount BDT 1.00 lac and above.

4) Mudaraba Monthly Savings Scheme (MMSS)
Or. Mudaraba Deposit Pension Scheme (MDPS)

Period	Sample Calculation of matured amount for BDT 1000/=	Profit Rate (P.A.)
2 Years	26,175	8.25%
3 Years	40,968	
5 Years	74,466	
7 Years	113,951	
10 Years	186,795	

5) Mudaraba Mohila Savings Scheme

Period	Calculation of matured amount for BDT 2,000/-	Profit Rate (P.A.)
3 Years	81,937	8.25%
5 Years	148,932	
8 Years	272,531	
10 Years	373,590	
12 Years	492,712	

6) Mudaraba Housing Deposit Scheme

Period	Calculation of Matured amount for BDT		
	5,000	6,000	Profit Rate (P.A.)
7 Years	569,753	683,704	8.25%
10 Years	933,976	1,120,771	
12 Years	1,231,780	1,478,136	

7) Mudaraba Probable Millionaire Scheme (MPMS)

Period	Monthly Installment (BDT)	Payable after Maturity	Profit Rate (P.A.)
3 Years	24,400	1,000,000	8.25%
5 Years	13,430		
6 Years	10,714		
8 Years	7,337		
10 Years	5,354		
12 Years	4,060		

8) Mudaraba Probable Kotipoti Scheme

Period	Monthly Installment (BDT)	Payable After Maturity (BDT)	Profit Rate (P.A.)
5 Years	165,531	10,000,000	8.25%
10 Years	53,531		
12 Years	39,198		
15 Years	28,073		
18 Years	20,127		

9) Mudaraba Hajj Savings Scheme (MHSC)

Period	Monthly Deposit	Expexted Matured Amount	Profit Rate (P.A.)
2 Years	24,000.00	628,211	8.25%
3 Years	16,000.00	655,496	
5 Years	9,000.00	670,195	
7 Years	6,000.00	683,704	
10 Years	4,500.00	840,578	
15 Years	2,500.00	890,597	
20 Years	1,500.00	917,757	

[Govt. tax & excise duty to be deducted as per rules]