

Manarah Monthly ISR Report

Latest Profit Rate: December, 2020

Name of the Deposit Product	Dec-20			
	Minimum Account Opening Amount	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits		5.36	25%	1.30
Manarah High Value Savings A/C	BDT 5,000	5.36	30%	1.56
Manarah Alo General Savings A/C		5.36	25%	1.30
Manarah Alo High Value Savings A/C	BDT 5,000	5.36	35%	1.82
Manarah Alo Savings delight A/C	BDT 1,00,000	5.36	40%	2.08
Manarah Short Notice Deposits A/C		5.36	30%	1.56
Manarah High Value SND A/C	BDT 10,000	5.36	35%	1.82
Manarah Term Deposits 1 Month		5.36	40%	2.08
Manarah Term Deposits 3 Month		5.36	45%	2.34
Manarah Term Deposits 6 Month		5.36	55%	2.86
Manarah Term Deposits 12 Month		5.36	58%	3.02
Manarah Term Deposits 24/36 Month		5.36	60%	3.12
Manarah High Value Term Deposit 6/12 Month	BDT 50,00,000	5.36	65%	3.38
Manarah Monthly Benefit Scheme 12/24/36 Months		5.36	56%	2.91
Manarah Monthly Deposit Scheme 3/5/7/10 Years		5.36	65%	3.38
Manarah Hajj Deposits Scheme		5.36	70%	3.64

Note: As per Profit Ratio approved by ALCO effective from 01-11-2020

Last 3 Months' Historical Rate

Name of the Deposit Product	Oct	Nov	Dec	Average
Manarah Savings Deposits	1.54	1.34	1.30	1.39
Manarah High Value Savings A/C	2.46	1.61	1.56	1.88
Manarah Alo General Savings A/C	1.54	1.34	1.30	1.39
Manarah Alo High Value Savings A/C	2.16	1.88	1.82	1.95
Manarah Alo Savings delight A/C	2.77	2.14	2.08	2.33
Manarah Short Notice Deposits A/C	2.77	1.61	1.56	1.98
Manarah High Value SND A/C	2.77	1.88	1.82	2.16
Manarah Term Deposits 1 Month	3.70	2.14	2.08	2.64
Manarah Term Deposits 3 Month	4.37	2.41	2.34	3.04
Manarah Term Deposits 6 Month	4.44	2.95	2.86	3.41
Manarah Term Deposits 12 Month	4.50	3.11	3.02	3.54
Manarah Term Deposits 24/36 Month	3.20	3.22	3.12	3.18
Manarah High Value Term Deposit 6/12 Month	4.62	3.48	3.38	3.83
Manarah Monthly Benefit Scheme 12/24/36 Months	4.31	3.00	2.91	3.41
Manarah Monthly Deposit Scheme 3/5/7/10 Years	3.51	3.48	3.38	3.46
Manarah Hajj Deposits Scheme	3.70	3.75	3.64	3.70

Last 6 Months' Historical Rate

Name of the Deposit Product	Jul	Aug	Sept	Oct	Nov	Dec	Average
Manarah Savings Deposits	2.10	1.94	1.40	1.54	1.34	1.30	1.60
Manarah High Value Savings A/C	3.36	3.10	2.24	2.46	1.61	1.56	2.39
Manarah Alo General Savings A/C	2.10	1.94	1.40	1.54	1.34	1.30	1.60
Manarah Alo High Value Savings A/C	2.94	2.72	1.96	2.16	1.88	1.82	2.24
Manarah Alo Savings delight A/C	3.78	3.49	2.52	2.77	2.14	2.08	2.80
Manarah Short Notice Deposits A/C	3.78	3.49	2.52	2.77	1.61	1.56	2.62
Manarah High Value SND A/C	3.78	3.49	2.52	2.77	1.88	1.82	2.71
Manarah Term Deposits 1 Month	5.04	4.66	3.36	3.70	2.14	2.08	3.50
Manarah Term Deposits 3 Month	5.96	5.51	3.98	4.37	2.41	2.34	4.10
Manarah Term Deposits 6 Month	6.05	5.59	4.03	4.44	2.95	2.86	4.32
Manarah Term Deposits 12 Month	6.13	5.66	4.09	4.50	3.11	3.02	4.42
Manarah Term Deposits 24/36 Month	4.37	4.04	2.91	3.20	3.22	3.12	3.48
Manarah High Value Term Deposit 6/12 Month	6.30	5.82	4.20	4.62	3.48	3.38	4.63
Manarah Monthly Benefit Scheme 12/24/36 Months	5.88	5.43	3.92	4.31	3.00	2.91	4.24
Manarah Monthly Deposit Scheme 3/5/7/10 Years	4.79	4.42	3.19	3.51	3.48	3.38	3.80
Manarah Hajj Deposits Scheme	5.04	4.66	3.36	3.70	3.75	3.64	4.02

Month Wise Profit Rate Chart November 2020

Name of the Deposit Product	Nov-20			
	Minimum Account Opening Amount	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits		5.36	25%	1.34
Manarah High Value Savings A/C	BDT 5,000	5.36	30%	1.61
Manarah Alo General Savings A/C		5.36	25%	1.34
Manarah Alo High Value Savings A/C	BDT 5,000	5.36	35%	1.88
Manarah Alo Savings delight A/C	BDT 1,00,000	5.36	40%	2.14
Manarah Short Notice Deposits A/C		5.36	30%	1.61
Manarah High Value SND A/C	BDT 10,000	5.36	35%	1.88
Manarah Term Deposits 1 Month		5.36	40%	2.14
Manarah Term Deposits 3 Month		5.36	45%	2.41
Manarah Term Deposits 6 Month		5.36	55%	2.95
Manarah Term Deposits 12 Month		5.36	58%	3.11
Manarah Term Deposits 24/36 Month		5.36	60%	3.22
Manarah High Value Term Deposit 6/12 Month	BDT 50,00,000	5.36	65%	3.48
Manarah Monthly Benefit Scheme 12/24/36 Months		5.36	56%	3.00
Manarah Monthly Deposit Scheme 3/5/7/10 Years		5.36	65%	3.48
Manarah Hajj Deposits Scheme		5.36	70%	3.75

October 2020

Name of the Deposit Product	Oct-20			
	Minimum Account Opening Amount	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits		6.16	25%	1.54
Manarah High Value Savings A/C	BDT 5,000	6.16	40%	2.46
Manarah Alo General Savings A/C		6.16	25%	1.54
Manarah Alo High Value Savings A/C	BDT 5,000	6.16	35%	2.16
Manarah Alo Savings delight A/C	BDT 1,00,000	6.16	45%	2.77
Manarah Short Notice Deposits A/C		6.16	45%	2.77
Manarah High Value SND A/C	BDT 10,000	6.16	45%	2.77
Manarah Term Deposits 1 Month		6.16	60%	3.70
Manarah Term Deposits 3 Month		6.16	71%	4.37
Manarah Term Deposits 6 Month		6.16	72%	4.44
Manarah Term Deposits 12 Month		6.16	73%	4.50
Manarah Term Deposits 24/36 Month		6.16	52%	3.20
Manarah High Value Term Deposit 6/12 Month	BDT 50,00,000	6.16	75%	4.62
Manarah Monthly Benefit Scheme 12/24/36 Months		6.16	70%	4.31
Manarah Monthly Deposit Scheme 3/5/7/10 Years		6.16	57%	3.51
Manarah Hajj Deposits Scheme		6.16	60%	3.70

September 2020

Name of the Deposit Product	Sept-20			
	Minimum Account Opening Amount	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits		5.60	25%	1.40
Manarah High Value Savings A/C	BDT 5,000	5.60	40%	2.24
Manarah Alo General Savings A/C		5.60	25%	1.40
Manarah Alo High Value Savings A/C	BDT 5,000	5.60	35%	1.96
Manarah Alo Savings delight A/C	BDT 1,00,000	5.60	45%	2.52
Manarah Short Notice Deposits A/C		5.60	45%	2.52
Manarah High Value SND A/C	BDT 10,000	5.60	45%	2.52
Manarah Term Deposits 1 Month		5.60	60%	3.36
Manarah Term Deposits 3 Month		5.60	71%	3.98
Manarah Term Deposits 6 Month		5.60	72%	4.03
Manarah Term Deposits 12 Month		5.60	73%	4.09
Manarah Term Deposits 24/36 Month		5.60	52%	2.91
Manarah High Value Term Deposit 6/12 Month	BDT 50,00,000	5.60	75%	4.20
Manarah Monthly Benefit Scheme 12/24/36 Months		5.60	70%	3.92
Manarah Monthly Deposit Scheme 3/5/7/10 Years		5.60	57%	3.19
Manarah Hajj Deposits Scheme		5.60	60%	3.36

August 2020

Name of the Deposit Product	Aug-20			
	Minimum Account Opening Amount	Yield	Customer`s IISR	Actual Profit in %
Manarah Savings Deposits		7.76	25%	1.94
Manarah High Value Savings A/C	BDT 5,000	7.76	40%	3.1
Manarah Alo General Savings A/C		7.76	25%	1.94
Manarah Alo High Value Savings A/C	BDT 5,000	7.76	35%	2.72
Manarah Alo Savings delight A/C	BDT 1,00,000	7.76	45%	3.49
Manarah Short Notice Deposits A/C		7.76	45%	3.49
Manarah High Value SND A/C	BDT 10,000	7.76	45%	3.49
Manarah Term Deposits 1 Month		7.76	60%	4.66
Manarah Term Deposits 3 Month		7.76	71%	5.51
Manarah Term Deposits 6 Month		7.76	72%	5.59
Manarah Term Deposits 12 Month		7.76	73%	5.66
Manarah Term Deposits 24/36 Month		7.76	52%	4.04
Manarah High Value Term Deposit 6/12 Month	BDT 50,00,000	7.76	75%	5.82
Manarah Monthly Benefit Scheme 12/24/36 Months		7.76	70%	5.43
Manarah Monthly Deposit Scheme 3/5/7/10 Years		7.76	57%	4.42
Manarah Hajj Deposits Scheme		7.76	60%	4.66

July 2020

Name of the Deposit Product	July 2020		
	Yield	Customer`s IISR	Actual Profit in %
Manarah Savings Deposits	8.40	25%	2.10
Manarah High Value Savings A/C	8.40	40%	3.36
Manarah Alo General Savings A/C	8.40	25%	2.10
Manarah Alo High Value Savings A/C	8.40	35%	2.94
Manarah Alo Savings delight A/C	8.40	45%	3.78
Manarah Short Notice Deposits A/C	8.40	45%	3.78
Manarah High Value SND A/C	8.40	45%	3.78
Manarah Term Deposits 1 Month	8.40	60%	5.04
Manarah Term Deposits 3 Month	8.40	71%	5.96
Manarah Term Deposits 6 Month	8.40	72%	6.05
Manarah Term Deposits 12 Month	8.40	73%	6.13
Manarah Term Deposits 24/36 Month	8.40	52%	4.37
Manarah High Value Term Deposit 6/12 Month	8.40	75%	6.30
Manarah Monthly Benefit Scheme 12/24/36 Months	8.40	70%	5.88
Manarah Monthly Deposit Scheme 3/5/7/10 Years	8.40	57%	4.79
Manarah Hajj Deposits Scheme	8.40	60%	5.04

June 2020

Name of the Deposit Product	June 2020		
	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits	7.72	25%	1.93
Manarah High Value Savings A/C	7.72	40%	3.09
Manarah Alo General Savings A/C	7.72	25%	1.93
Manarah Alo High Value Savings A/C	7.72	35%	2.70
Manarah Alo Savings delight A/C	7.72	45%	3.47
Manarah Short Notice Deposits A/C	7.72	45%	3.47
Manarah High Value SND A/C	7.72	45%	3.47
Manarah Term Deposits 1 Month	7.72	60%	4.63
Manarah Term Deposits 3 Month	7.72	71%	5.48
Manarah Term Deposits 6 Month	7.72	72%	5.56
Manarah Term Deposits 12 Month	7.72	73%	5.64
Manarah Term Deposits 24/36 Month	7.72	52%	4.01
Manarah High Value Term Deposit 6/12 Month	7.72	75%	5.79
Manarah Monthly Benefit Scheme 12/24/36 Months	7.72	70%	5.40
Manarah Monthly Deposit Scheme 3/5/7/10 Years	7.72	57%	4.40
Manarah Hajj Deposits Scheme	7.72	60%	4.63

May 2020

Name of the Deposit Product	May 2020		
	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits	8.36	25%	2.09
Manarah High Value Savings A/C	8.36	40%	3.34
Manarah Alo General Savings A/C	8.36	25%	2.09
Manarah Alo High Value Savings A/C	8.36	35%	2.93
Manarah Alo Savings delight A/C	8.36	45%	3.76
Manarah Short Notice Deposits A/C	8.36	45%	3.76
Manarah High Value SND A/C	8.36	45%	3.76
Manarah Term Deposits 1 Month	8.36	60%	5.02
Manarah Term Deposits 3 Month	8.36	71%	5.94
Manarah Term Deposits 6 Month	8.36	72%	6.02
Manarah Term Deposits 12 Month	8.36	73%	6.10
Manarah Term Deposits 24/36 Month	8.36	52%	4.35
Manarah High Value Term Deposit 6/12 Month	8.36	75%	6.27
Manarah Monthly Benefit Scheme 12/24/36 Months	8.36	70%	5.85
Manarah Monthly Deposit Scheme 3/5/7/10 Years	8.36	57%	4.77
Manarah Hajj Deposits Scheme	8.36	60%	5.02

April 2020

Deposit Products	April 2020		
	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits	8.04	25%	2.01
Manarah High Value Savings A/C	8.04	40%	3.22
Manarah Alo General Savings A/C	8.04	25%	2.01
Manarah Alo High Value Savings A/C	8.04	35%	2.81
Manarah Alo Savings delight A/C	8.04	45%	3.62
Manarah Short Notice Deposits A/C	8.04	45%	3.62
Manarah High Value SND A/C	8.04	45%	3.62
Manarah Term Deposits 1 Month	8.04	60%	4.82
Manarah Term Deposits 3 Month	8.04	71%	5.71
Manarah Term Deposits 6 Month	8.04	72%	5.79
Manarah Term Deposits 12 Month	8.04	73%	5.87
Manarah Term Deposits 24/36 Month	8.04	52%	4.18
Manarah High Value Term Deposit 6/12 Month	8.04	75%	6.03
Manarah Monthly Benefit Scheme 12/24/36 Months	8.04	70%	5.63
Manarah Monthly Deposit Scheme 3/5/7/10 Years	8.04	57%	4.58
Manarah Hajj Deposits Scheme	8.04	60%	4.82

March 2020

Deposit Products	March 2020		
	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits	8.92	25%	2.23
Manarah High Value Savings A/C	8.92	40%	3.57
Manarah Alo General Savings A/C	8.92	25%	2.23
Manarah Alo High Value Savings A/C	8.92	35%	3.12
Manarah Alo Savings delight A/C	8.92	45%	4.01
Manarah Short Notice Deposits A/C	8.92	45%	4.01
Manarah High Value SND A/C	8.92	45%	4.01
Manarah Term Deposits 1 Month	8.92	60%	5.35
Manarah Term Deposits 3 Month	8.92	71%	6.33
Manarah Term Deposits 6 Month	8.92	72%	6.42
Manarah Term Deposits 12 Month	8.92	73%	6.51
Manarah Term Deposits 24/36 Month	8.92	52%	4.64
Manarah High Value Term Deposit 6/12 Month	8.92	75%	6.69
Manarah Monthly Benefit Scheme 12/24/36 Months	8.92	70%	6.24
Manarah Monthly Deposit Scheme 3/5/7/10 Years	8.92	57%	5.08
Manarah Hajj Deposits Scheme	8.92	60%	5.35

February 2020

Deposit Products	February 2020		
	Yield	Customer`s IISR	Actual Profit in %
Manarah Savings Deposits	8.36	25%	2.09
Manarah High Value Savings A/C	8.36	40%	3.34
Manarah Alo General Savings A/C	8.36	25%	2.09
Manarah Alo High Value Savings A/C	8.36	35%	2.93
Manarah Alo Savings delight A/C	8.36	45%	3.76
Manarah Short Notice Deposits A/C	8.36	45%	3.76
Manarah High Value SND A/C	8.36	45%	3.76
Manarah Term Deposits 1 Month	8.36	60%	5.02
Manarah Term Deposits 3 Month	8.36	71%	5.94
Manarah Term Deposits 6 Month	8.36	72%	6.02
Manarah Term Deposits 12 Month	8.36	73%	6.10
Manarah Term Deposits 24/36 Month	8.36	52%	4.35
Manarah High Value Term Deposit 6/12 Month	8.36	75%	6.27
Manarah Monthly Benefit Scheme 12/24/36 Months	8.36	70%	5.85
Manarah Monthly Deposit Scheme 3/5/7/10 Years	8.36	57%	4.77
Manarah Hajj Deposits Scheme	8.36	60%	5.02

January 2020

Deposit Products	January 2020		
	Yield	Customer`s IISR	Actual Profit in %
Manarah Savings Deposits	7.64	25%	1.91
Manarah High Value Savings A/C	7.64	40%	3.05
Manarah Alo General Savings A/C	7.64	25%	1.91
Manarah Alo High Value Savings A/C	7.64	35%	2.67
Manarah Alo Savings delight A/C	7.64	45%	3.43
Manarah Short Notice Deposits A/C	7.64	45%	3.43
Manarah High Value SND A/C	7.64	45%	3.43
Manarah Term Deposits 1 Month	7.64	60%	4.58
Manarah Term Deposits 3 Month	7.64	71%	5.42
Manarah Term Deposits 6 Month	7.64	72%	5.50
Manarah Term Deposits 12 Month	7.64	73%	5.57
Manarah Term Deposits 24/36 Month	7.64	52%	3.97
Manarah High Value Term Deposit 6/12 Month	7.64	80%	6.11
Manarah Monthly Benefit Scheme 12/24/36 Months	7.64	70%	5.34
Manarah Monthly Deposit Scheme 3/5/7/10 Years	7.64	57%	4.35
Manarah Hajj Deposits Scheme	7.64	60%	4.58