

# 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		5.20	25%	1.30
Manarah High Value Savings A/C	BDT 5,000	5.20	30%	1.56
Manarah Alo General Savings A/C		5.20	25%	1.30
Manarah Alo High Value Savings A/C	BDT 5,000	5.20	35%	1.82
Manarah Alo Savings delight A/C	BDT 1,00,000	5.20	40%	2.08
Manarah Short Notice Deposits A/C		5.20	30%	1.56
Manarah High Value SND A/C	BDT 10,000	5.20	35%	1.82
Manarah Term Deposits 1 Month		5.20	40%	2.08
Manarah Term Deposits 3 Month		5.20	45%	2.34
Manarah Term Deposits 6 Month		5.20	55%	2.86
Manarah Term Deposits 12 Month		5.20	58%	3.02
Manarah Term Deposits 24/36 Month		5.20	60%	3.12
Manarah High Value Term Deposit 6/12 Month	BDT 50,00,000	5.20	65%	3.38
Manarah Monthly Benefit Scheme 12/24/36 Months		5.20	56%	2.91
Manarah Monthly Deposit Scheme 3/5/7/10 Years		5.20	65%	3.38
Manarah Hajj Deposits Scheme		5.20	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	<b>1.39</b>
Manarah High Value Savings A/C	2.46	1.61	1.56	<b>1.88</b>
Manarah Alo General Savings A/C	1.54	1.34	1.30	<b>1.39</b>
Manarah Alo High Value Savings A/C	2.16	1.88	1.82	<b>1.95</b>
Manarah Alo Savings delight A/C	2.77	2.14	2.08	<b>2.33</b>
Manarah Short Notice Deposits A/C	2.77	1.61	1.56	<b>1.98</b>
Manarah High Value SND A/C	2.77	1.88	1.82	<b>2.16</b>
Manarah Term Deposits 1 Month	3.70	2.14	2.08	<b>2.64</b>
Manarah Term Deposits 3 Month	4.37	2.41	2.34	<b>3.04</b>
Manarah Term Deposits 6 Month	4.44	2.95	2.86	<b>3.41</b>
Manarah Term Deposits 12 Month	4.50	3.11	3.02	<b>3.54</b>
Manarah Term Deposits 24/36 Month	3.20	3.22	3.12	<b>3.18</b>
Manarah High Value Term Deposit 6/12 Month	4.62	3.48	3.38	<b>3.83</b>
Manarah Monthly Benefit Scheme 12/24/36 Months	4.31	3.00	2.91	<b>3.41</b>
Manarah Monthly Deposit Scheme 3/5/7/10 Years	3.51	3.48	3.38	<b>3.46</b>
Manarah Hajj Deposits Scheme	3.70	3.75	3.64	<b>3.70</b>

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

## 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%	<b>1.34</b>
Manarah High Value Savings A/C	<b>BDT 5,000</b>	5.36	30%	<b>1.61</b>
Manarah Alo General Savings A/C		5.36	25%	<b>1.34</b>
Manarah Alo High Value Savings A/C	<b>BDT 5,000</b>	5.36	35%	<b>1.88</b>
Manarah Alo Savings delight A/C	<b>BDT 1,00,000</b>	5.36	40%	<b>2.14</b>
Manarah Short Notice Deposits A/C		5.36	30%	<b>1.61</b>
Manarah High Value SND A/C	<b>BDT 10,000</b>	5.36	35%	<b>1.88</b>
Manarah Term Deposits 1 Month		5.36	40%	<b>2.14</b>
Manarah Term Deposits 3 Month		5.36	45%	<b>2.41</b>
Manarah Term Deposits 6 Month		5.36	55%	<b>2.95</b>
Manarah Term Deposits 12 Month		5.36	58%	<b>3.11</b>
Manarah Term Deposits 24/36 Month		5.36	60%	<b>3.22</b>
Manarah High Value Term Deposit 6/12 Month	<b>BDT 50,00,000</b>	5.36	65%	<b>3.48</b>
Manarah Monthly Benefit Scheme 12/24/36 Months		5.36	56%	<b>3.00</b>
Manarah Monthly Deposit Scheme 3/5/7/10 Years		5.36	65%	<b>3.48</b>
Manarah Hajj Deposits Scheme		5.36	70%	<b>3.75</b>

## 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

