

## Provisional Profit Rate

Effective Date: April 27, 2025

### CONSUMER BANKING

### ISLAMIC

#### CASA PRODUCTS

Product Name				
	<b>Up to ₹ 10,000</b>	<b>₹ 10,000+</b>		
Prime Hasanah Savings Account	0%	2.50%		
Prime Hasanah Porijon Savings Account	0%	3.00%		
	<b>Up to ₹ 50 Lac</b>	<b>₹ 50+ Lac to &lt; 1 Crore</b>	<b>₹ 1 Crore+</b>	
Mudaraba Prime Payroll Account	1.25%	1.75%	2.00%	
Mudaraba NRTA Savings Account	1.25%	1.75%	2.00%	
	<b>Up to ₹ 1 Lac</b>	<b>₹ 1+ Lac to &lt; ₹ 10 Lac</b>	<b>₹ 10+ Lac to &lt; ₹ 50 Lac</b>	<b>₹ 50+ Lac</b>
Prime Hasanah One Savings Account	0%	3.00%	3.50%	4.00%
	<b>Up to ₹ 50,000</b>	<b>₹ 50,001 to &lt; ₹ 5 Lac</b>	<b>₹ 5+ Lac to &lt; ₹ 20 Lac</b>	<b>₹ 20+ Lac</b>
Prime Hasanah Women's Savings Account	0%	4.00%	4.50%	5.00%
Prime Hasanah Teacher's Account	0%	4.00%	4.50%	5.00%
	<b>Up to ₹ 1 Lac</b>	<b>₹ 1+ Lac to &lt; ₹ 10 Lac</b>	<b>₹ 10+ Lac to &lt; ₹ 50 Lac</b>	<b>₹ 50+ Lac</b>
Prime Hasanah Fifty & Plus Savings Account	3.00%	3.50%	4.00%	4.50%
	<b>Any Amount</b>			
Prime Hasanah First Account	5.00%			
Prime Hasanah Youth Account	4.00%			
Prime Hasanah RFCD Account*	1.00%			

\*GFET Conditions Apply

### CONSUMER BANKING

### ISLAMIC

#### TERM DEPOSITS

Product Name	Tenure	Any Amount		
Prime Hasanah Term Deposit	<b>1M</b>	2.00%		
	<b>3M</b>	7.00%		
	<b>4M</b>	9.25%		
	<b>6M</b>	9.00%		
	<b>7M</b>	9.75%		
		<b>Up to ₹ 3 Crore</b>	<b>₹ 3+ Crore</b>	
	<b>12M</b>	10.00%	10.25%	
		<b>Any Amount</b>		
	<b>13M</b>	7.00%		
	<b>14M</b>	7.00%		
	<b>24M &amp; above</b>	8.00%		
Prime Hasanah Term Deposit Plus	<b>91 Days</b>	9.75%		
	<b>181 Days</b>	10.00%		
Prime Hasanah P-First Term Deposit	<b>12M</b>	9.25%		

**CONSUMER BANKING**
**ISLAMIC**
**MONTHLY INSTALLMENT DEPOSIT SCHEMES (MID)**

Product Name	Tenure in Months							
	36M	48M	60M	84M	120M	144M	180M	240M
Prime Hasanah Kotipoti DPS	-	-	9.00%	9.00%	9.00%	9.00%	9.00%	-
Mudaraba Millionaire Scheme	-	-	6.00%	6.00%	7.00%	7.00%	-	-
Prime Hasanah Lakhopati Scheme	6.00%	-	6.00%	-	7.00%	-	7.00%	-
Prime Hasanah Laksma Puron Scheme	6.00%	6.00%	6.00%	-	-	-	-	-
Prime Hasanah Deposit Premium Scheme	9.00%	-	9.00%	9.00%	9.00%	-	-	-
Prime Hasanah Edu DPS	-	-	9.00%	-	9.00%	-	9.00%	9.00%
Prime Hasanah Hajj Scheme	1 – 7 Years: 6%				8 – 10 Years: 7%			

**CONSUMER BANKING**
**ISLAMIC**
**SINGLE INSTALLMENT DEPOSIT SCHEME (SID)**

Product Name	Tenure in Months			
	12M	36M	60M	
Prime Hasanah Monthly Income Scheme	9.75%	7.75%	7.75%	
Product Name	Rate & Tenure			
	9.25% (Double in 7Y 11M)			

Product Name	Tenure	Rate
Sadaqah Jariyah Account (Fixed)	None	9.00%
Sadaqah Jariyah Account (Installment)	3/5 Years	9.00%
Sadaqah Jariyah Account (Flexo)	1/2/3/4/5/6/7/8/9/10 Years	9.00%

**LIST OF DISCONTINUED PRODUCTS (FRESH BOOKING IS NOT ALLOWED UNTIL FURTHER NOTICE)**

Product Name	Up to ₹ 50 Lac	₹ 50+ Lac to < 1 Crore	₹ 1+ Crore	
Mudaraba Savings Account Monthly Basis	1.25%	1.75%	2%	
Mudaraba My First Account	1.25%	1.75%	2%	
Mudaraba Shukonna Account	1.25%	1.75%	2%	

Product Name	Tenure in Months								
	12M	36M	48M	60M	84M	120M	144M	180M	240M
Mudaraba Kotipoti Deposit Scheme	-	-	-	6%	6.00%	7.00%	7.00%	7.00%	-
Mudaraba Contributory Savings Scheme	-	9.00%	-	9.00%	9.00%	9.00%	9.00%	9.00%	-
Mudaraba Nobagoto Deposit Scheme	-	-	-	6.00%	6.00%	7.00%	-	7.00%	7.00%
Mudaraba Monthly Benefit Deposit Scheme	-	6.50%	-	6.75%	6.75%	7.00%	-	-	-
Mudaraba Account 150%	-	-	-	-	6.00%	-	-	-	-
Mudaraba Brighter Tomorrow Deposit Scheme	6.00%	-	-	-	-	-	-	-	-

**SME BANKING**
**ISLAMIC**
**CASA PRODUCTS**

Product Name	Up to ₹ 50,000	₹ 50,000+
Prime Hasanah Business Plus	0.00%	4.00%

**SME BANKING**
**ISLAMIC**
**TERM DEPOSITS**

Product Name	Tenure	Any Amount		
Prime Hasanah Business Term Deposit	1M	2.00%		
	3M	7.00%		
	6M	9.00%		
		Up to ₹ 3 Crore	₹ 3+ Crore	
	12M	10.00%	10.25%	
Prime Hasanah Business Term Deposit Plus		Any Amount		
	91 Days	9.75%		
	181 Days	10.00%		

**SME BANKING**
**ISLAMIC**
**MONTHLY INSTALLMENT DEPOSIT SCHEME (MID)**

Product Name	Tenure in Months								
	36M	48M	60M	84M	120M				
Prime Agami Mudaraba	3.25%	5.00%	5.00%	5.00%	6.00%				

**SME BANKING**
**ISLAMIC**
**SINGLE INSTALLMENT DEPOSIT SCHEME (SID)**

Product Name	Tenure in Months			
	12M			
Prime Hasanah Business Monthly Income Scheme (MIS)	9.75%			

**LIST OF DISCONTINUED PRODUCTS (FRESH BOOKING IS NOT ALLOWED UNTIL FURTHER NOTICE)**

Product Name	Tenure	Any Amount		
Mudaraba Term Deposit	1M	2.00%		
	3M	7.00%		
	4M	9.25%		
	6M	9.00%		
	7M	9.75%		
	13M	7.00%		
	14M	7.00%		
	24M	8.00%		
	36M	8.00%		
		Up to ₹ 3 Crore	₹ 3+ Crore	
	12M	10.00%	10.25%	

**SND & CASA PRODUCTS**

Product Name	Up to ₹ 1 Cr	₹ 1+ Cr to < ₹ 25 Cr	₹ 25+ Cr to < ₹ 100 Cr	₹ 100+ Cr
Prime Hasanah Special Notice Deposit (SND)*	0.50%	1.00%	2.00%	2.50%

\*Prime Hasanah SND Rates only for Public Enterprises will be 2.00% (for below ₹ 100 crore) and 3.15% (for ₹ 100.00 crore and above)

**TERM DEPOSIT PRODUCTS**

Tenure	Up to ₹ 50 Lac	₹ 50+ Lac to < ₹ 1 Cr	₹ 1+ Cr to to < ₹ 3 Cr	₹ 3+ Cr to to < ₹ 10 Cr	₹ 10+ Cr to < ₹ 25 Cr	₹ 25+ Cr to < ₹ 50 Cr	₹ 50+ Cr to < ₹ 70 Cr	₹ 70+ Cr to to < ₹ 100 Cr	₹ 100+ Cr
<b>1M</b>	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
<b>3M</b>	4.50%	4.50%	4.50%	4.50%	6.75%	6.75%	6.75%	6.75%	6.75%
<b>4M</b>	4.50%	4.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
<b>6M</b>	4.50%	4.50%	4.50%	4.50%	8.00%	8.00%	8.00%	8.00%	8.00%
<b>7M</b>	4.50%	4.50%	6.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
<b>12M</b>	4.50%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	6.25%
<b>13M</b>	4.50%	4.50%	4.50%	4.50%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>14M</b>	4.50%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%
<b>24M &amp; above</b>	4.50%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%
<b>BIJOY 50 Islamic</b>									
	₹ 50 Lac to < ₹ 1 Cr	₹ 1+ Cr to < ₹ 50 Cr	₹ 50+ Cr						
<b>91 Days</b>	8.50%	8.50%	8.50%						
<b>121 Days</b>	9.50%	9.50%	9.50%						
<b>181 Days</b>	9.50%	9.50%	9.50%						
<b>271 Days</b>	9.50%	9.50%	9.50%						
<b>361 Days</b>	10.00%	10.00%	10.00%						

The following conditions will prevail:

- Bank Deposit will be managed separately by the Treasury Division.
- Client/Group maintaining **combined balance** of **₹600 crore and above** will receive **10.00% profit** on **Hasanah TD** for renewal and new booking.
- The revised rate of profit will be effective from **April 27, 2025.**