



# UCB Tagwa Rate Sheet

Last ISR Updated on: 10 August 2025	Nov-25		Dec-25		Jan-26		Feb-26	
	Yield	10.49	Yield	11.85	Yield	10.34	Yield	10.13
Name of Deposit Product	ISR (Customer)	Profit Rate						
<b>General Product (Retail)</b>								
Al-Wadiah Current Account	0%	0	0%	0	0%	0	0%	0
Mudaraba Savings Account	20%	2.10	20%	2.37	20%	2.07	20%	2.03
Mudaraba CEP Savings Account	25%	2.62	25%	2.96	25%	2.59	25%	2.53
Mudaraba AYMA Savings	25%	2.62	25%	2.96	25%	2.59	25%	2.53
Mudaraba Diganta Salary Account (For Defense officials)	25%	3.15	25%	2.96	25%	2.59	25%	2.53
Mudaraba Imperial Savings Account	25%	2.62	25%	2.96	25%	2.59	25%	2.53
Mudaraba Probashi Savings Account	25%	2.62	25%	2.96	25%	2.59	25%	2.53
Mudaraba Young Star Savings Account	20%	2.10	20%	2.37	20%	2.07	20%	2.03
Mudaraba Digital Savings Account	20%	2.10	20%	2.37	20%	2.07	20%	2.03
Mudaraba Term Deposit 01 Month	40%	4.20	40%	4.74	40%	4.14	40%	4.05
Mudaraba Term Deposit 03 Month	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba Term Deposit 06 Month	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba Term Deposit 12 Month	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba Term Deposit 24 Month	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba Term Deposit 36 Month	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba Monthly DPS 03 Years	80%	8.39	80%	9.48	80%	8.27	80%	8.10
Mudaraba Monthly DPS 05 Years	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba Monthly DPS 07 Years	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba Monthly DPS 10 Years	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba HAJJ DPS_1 Year to 03 Years	80%	8.39	80%	9.48	80%	8.27	80%	8.10
Mudaraba HAJJ DPS_4 Year to 06 Years	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba HAJJ DPS_7 Year to 10 Years	85%	8.92	85%	10.07	85%	8.79	85%	8.61
Mudaraba Monthly Income Term Deposit 01 year	75%	7.87	75%	8.89	75%	7.76	75%	7.60
Mudaraba Monthly Income Term Deposit 02 year	75%	7.87	75%	8.89	75%	7.76	75%	7.60
Mudaraba Monthly Income Term Deposit 03 year	75%	7.87	75%	8.89	75%	7.76	75%	7.60
Mudaraba Monthly Income Term Deposit 04 year	75%	7.87	75%	8.89	75%	7.76	75%	7.60
Mudaraba Monthly Income Term Deposit 05 year	75%	7.87	75%	8.89	75%	7.76	75%	7.60

**\*\* Profit Rate = Yield × ISR (Customer)**

**\*\*\* ISR will be changed time to time as per ALCO Decision**



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	Yield	10.49	Yield	11.85	Yield	10.34	Yield	10.13
Name of Deposit Product	ISR (Customer)	Profit Rate						
<b>General Product (SME/ Corporate)</b>								
Al-Wadiah Current Account	0%	0	0%	0	0%	0	0%	0
Mudaraba Savings Account	20%	2.10	20%	2.37	20%	2.07	20%	2.03
Mudaraba SND Account	25%	2.62	25%	2.96	25%	2.59	25%	2.53
Mudaraba Term Deposit 01 Month	40%	4.20	40%	4.74	40%	4.14	40%	4.05
Mudaraba Term Deposit 03 Month	80%	8.39	80%	9.48	80%	8.27	80%	8.10
Mudaraba Term Deposit 06 Month	80%	8.39	80%	9.48	80%	8.27	80%	8.10
Mudaraba Term Deposit 12 Month	80%	8.39	80%	9.48	80%	8.27	80%	8.10
Mudaraba Term Deposit 24 Month	80%	8.39	80%	9.48	80%	8.27	80%	8.10
Mudaraba Term Deposit 36 Month	80%	8.39	80%	9.48	80%	8.27	80%	8.10
Mudaraba Monthly Income Term Deposit 01 year	70%	7.34	70%	8.30	70%	7.24	70%	7.09
Mudaraba Monthly Income Term Deposit 02 year	70%	7.34	70%	8.30	70%	7.24	70%	7.09
Mudaraba Monthly Income Term Deposit 03 year	70%	7.34	70%	8.30	70%	7.24	70%	7.09
Mudaraba Monthly Income Term Deposit 04 year	70%	7.34	70%	8.30	70%	7.24	70%	7.09
Mudaraba Monthly Income Term Deposit 05 year	70%	7.34	70%	8.30	70%	7.24	70%	7.09
<b>High Value Product (SME/ Corporate)</b>								
Al-Wadiah Freedom Account	25%	2.62	25%	2.96	25%	2.59	25%	2.53
Mudaraba SND Plus Account	35%	3.67	35%	4.15	35%	3.62	35%	3.55
Mudaraba TD Plus Account 03 Month	65%	6.82	65%	7.70	65%	6.72	65%	6.58
Mudaraba TD Plus Account 06 Month	65%	6.82	65%	7.70	65%	6.72	65%	6.58
Mudaraba TD Plus Account 12 Month	70%	7.34	70%	8.30	70%	7.24	70%	7.09
Mudaraba TD Plus Account 24 Month	75%	7.87	75%	8.89	75%	7.76	75%	7.60
Mudaraba TD Plus Account 36 Month	75%	7.87	75%	8.89	75%	7.76	75%	7.60

**\*\* Profit Rate = Yield × ISR (Customer)**

**\*\*\* ISR will be changed time to time as per ALCO Decision**