MTB Islamic Savings Accounts

With effect from November 7, 2024

Code	Product Names	Balance Range	Indicative Profit Rate (IPR)	Income Sharing Ratio (ISR)
101,102	MTB Islamic Regular Savings Account & MTB Islamic Employee Savings Account	Below 15,000	0.75%	5%
		15,000 to less than 1 lac	1.00%	7%
		1 lac to less than 10 lacs	1.25%	8%
		10 lacs to less than 50 lacs	1.50%	10%
		50 Lacs and above	2.00%	13%
104	MTB Islamic Angona General Savings Account	10,000 to Below 5 lacs	2.00%	13%
		5 lacs to up to 20 lacs	2.25%	15%
		Above 20 lacs	2.50%	17%
105	MTB Islamic Angona Premium Savings Account	Any Amount above 1 lac	2.50%	17%
103	MTB Islamic Privilege Savings Account	15,000 to 5 lacs	1.75%	12%
		More than 5 lacs to up to 15 lacs	2.00%	13%
		More than 15 lacs to up to 25 lacs	2.25%	15%
		Above 25 Lacs	2.50%	17%
116	MTB Islamic Junior Savings Account	Any Amount above 1,000	2.50%	17%
115	MTB Islamic Graduate Savings Account	1,000 to 20,000	1.75%	12%
		Above 20,000 and up to 50,000	2.00%	13%
		Above 50,000	2.50%	17%
106	MTB Islamic Inspire Savings Account	Below 1 lac	1.75%	12%
		1 lac to less than 5 lacs	2.00%	13%
		5 lacs to less than to less than 10 lacs	2.25%	15%
		10 lac and above	2.50%	17%
113	MTB Islamic Payroll E-Savers Account	Any Amount above 1,000	2.00%	13%
112	MTB Islamic Payroll Savers Account	Any Amount above 1,000	2.25%	15%
111	MTB Islamic Payroll Premium Account	Any Amount above 1,000	2.50%	17%
155	MTB Islamic Transactional Account	Any Amount above 25,000	3.00%	20%

MTB Islamic SND Accounts

With effect from November 7, 2024

Code	Product Names	Balance Range	Indicative Profit Rate (IPR)	Income Sharing Ratio (ISR)
151	MTB Islamic SND Account (Individual)	50,000 to below 01 Crore	1.25%	8%
		01 Crore to less than 25 Crore	1.50%	10%
		25 Crore to less than 50 Crore	1.75%	12%
		50 Crore to less than 100 Crore	2.00%	13%
		100 Crore & above	2.50%	17%
152,153	MTB Islamic SND Account (Non-Individual & Banks)	Below 01 Crore	1.25%	8%
		01 Crore to less than 25 Crore	1.50%	10%
		25 Crore to less than 50 Crore	1.75%	12%
		50 Crore to less than 100 Crore	2.00%	13%
		100 Crore & above	2.50%	17%

MTB Islamic Retail Term Deposits

With effect from September 2, 2026

Code	Product Names	Balance Range	Tenure	Indicative Profit Rate (IPR)	Income Sharing Ratio (ISR)
251, 252	MTB Islamic Monthly Benefit Plan & MTB Islamic Quarterly Benefit Plan	Any Amount above 50,000	1 Year	8.50%	57%
			2/3 Years	8.25%	55%
			4/5 Year (s)	8.00%	53%

With effect from October 15, 2026

Code	Product Names	Balance Range	Tenure	Indicative Profit Rate (IPR)	Income Sharing Ratio (ISR)
201, 211	MTB Islamic Term Deposit (Individual) & MTB Islamic Angona Term Deposit	Less than 50 Lacs	1-Month	3.00%	20%
			2-Months	4.50%	30%
			3-Months	7.75%	52%
			6/9 Months	8.00%	53%
			1-Year	8.00%	53%
			2/3 Years	8.00%	53%
		50 lacs to less than 1 crore	1-Month	3.25%	22%
			2-Months	4.75%	32%
			3-Months	8.00%	53%
			6/9 Months	8.00%	53%
			1-Year	8.00%	53%
			2/3 Years	8.00%	53%
		1 crore and above	1-Month	3.25%	22%
			2-Months	5.25%	35%
			3-Months	8.25%	55%
			6/9 Months	8.25%	55%
			1-Year	8.25%	55%
			2/3 Years	8.00%	53%
205	MTB Islamic Term Deposit in Days (Individual)	Less than 50 Lacs	91-Days	7.75%	52%
			100-Days	8.00%	53%
			122-Days	8.00%	53%
			181-Days	8.00%	53%
			210-Days	8.00%	53%
			270-Days	8.00%	53%
			365-Days	8.00%	53%
		50 lacs to less than 1 crore	91-Days	8.00%	53%
			100-Days	8.00%	53%
			122-Days	8.00%	53%
			181-Days	8.00%	53%
			210-Days	8.00%	53%
			270-Days	8.00%	53%
			365-Days	8.00%	53%
		1 crore and above	91-Days	8.25%	55%
			100-Days	8.25%	55%
			122-Days	8.25%	55%
			181-Days	8.25%	55%
			210-Days	8.25%	55%
			270-Days	8.25%	55%
			365-Days	8.25%	55%

Above Indicative profit rates are also applicable for Provident Funds and funds created to accumulate various pension benefits of all kinds of government and private organizations.

MTB Islamic Institutional Term Deposits

With effect from October 15, 2026

Code	Product Names	Balance Range	Tenure	Indicative Profit Rate (IPR)	Income Sharing Ratio (ISR)
202	MTB Islamic Term Deposit (Non-Individual)	Less than 1 Crore	1-Month	3.00%	20%
			2-Months	4.75%	32%
			3-Months	7.50%	50%
			6-Months	7.50%	50%
			9-Months	7.50%	50%
			1-Year	7.50%	50%
			2-Years	7.50%	50%
			3-Years	7.50%	50%
		1 Crore to Less than 5 Crore	1-Month	3.25%	22%
			2-Months	5.25%	35%
			3-Months	7.75%	52%
			6-Months	7.75%	52%
			9-Months	7.75%	52%
			1-Year	7.75%	52%
			2-Years	7.75%	52%
			3-Years	7.75%	52%
		5 Crore and Above	1-Month	3.25%	22%
			2-Months	5.75%	38%
			3-Months	8.00%	53%
			6-Months	8.00%	53%
			9-Months	8.00%	53%
			1-Year	8.00%	53%
			2-Years	8.00%	53%
			3-Years	8.00%	53%

Code	Product Names	Balance Range	Tenure	Indicative Profit Rate (IPR)	Income Sharing Ratio (ISR)
206	MTB Islamic Term Deposit in Days (Non-Individual)	Less than 1 Crore	91-Days	7.50%	50%
			100-Days	7.50%	50%
			181-Days	7.50%	50%
			210-Days	7.50%	50%
			270-Days	7.50%	50%
			365-Days	7.50%	50%
		1 Crore to Less than 5 Crore	91-Days	7.75%	52%
			100-Days	7.75%	52%
			181-Days	7.75%	52%
			210-Days	7.75%	52%
			270-Days	7.75%	52%
			365-Days	7.75%	52%
		5 Crore and Above	91-Days	8.00%	53%
			100-Days	8.00%	53%
			181-Days	8.00%	53%
			210-Days	8.00%	53%
			270-Days	8.00%	53%
			365-Days	8.00%	53%

The above rates of Institutional Term Deposits are not applicable to Banks & NBFIs.

MTB Islamic Savings Schemes

With effect from September 2, 2026

Code	Product Names	Tenure	Indicative Profit Rate (IPR)	Income Sharing Ratio (ISR)
331, 332	MTB Islamic Brick by Brick Scheme, MTB Islamic Flexible Scheme (Individual)	01 Y	8.50%	57%
		02 Y	8.25%	55%
		03 Y	8.25%	55%
		05 Y	8.00%	53%
		08 Y	8.00%	53%
		10 Y	8.00%	53%
		12 Y	8.00%	53%
		15 Y	8.00%	53%
322	MTB Islamic Angona Scheme	01 Y	8.60%	58%
		02 Y	8.35%	56%
		03 Y	8.35%	56%
		05 Y	8.10%	54%
		08 Y	8.10%	54%
		10 Y	8.10%	54%
		12 Y	8.10%	54%
		15 Y	8.10%	54%
301, 321	MTB Islamic Hajj Scheme, MTB Islamic Teacher Scheme	02 Y	8.25%	55%
		03 Y	8.25%	55%
		05 Y	8.00%	53%
		08 Y	8.00%	53%
		10 Y	8.00%	53%
		12 Y	8.00%	53%
		15 Y	8.00%	53%
302	MTB Islamic Umrah Scheme	01 Y	8.50%	57%
		02 Y	8.25%	55%
		03 Y	8.25%	55%
		05 Y	8.00%	53%
		07 Y	8.00%	53%
		08 Y	8.00%	53%
324	MTB Islamic Student Scheme	03 Y	8.25%	55%
		05 Y	8.00%	53%
		07 Y	8.00%	53%
		08 Y	8.00%	53%
		10 Y	8.00%	53%
325	MTB Islamic Junior Scheme	03 Y	8.25%	55%
		05 Y	8.00%	53%
		07 Y	8.00%	53%
		10 Y	8.00%	53%
		15 Y	8.00%	53%
326	MTB Islamic Senior Scheme	02 Y	8.25%	55%
		03 Y	8.25%	55%
		05 Y	8.00%	53%
		07 Y	8.00%	53%
		08 Y	8.00%	53%
		10 Y	8.00%	53%
		12 Y	8.00%	53%
		15 Y	8.00%	53%
351	MTB Islamic Micro Deposit Scheme (tap)	01 Y	8.00%	53%
		02 Y	8.00%	53%
		03 Y	8.00%	53%
		04 Y	8.00%	53%
323	MTB Islamic Farmer Scheme	03 Y	8.25%	55%
		05 Y	8.00%	53%
		07 Y	8.00%	53%
		10 Y	8.00%	53%

Code	Product Names	Tenure	Indicative Profit Rate (IPR)	Income Sharing Ratio (ISR)
307, 306	MTB Islamic Marriage Deposit Scheme, MTB Islamic Mahr Deposit Scheme	03 Y	8.25%	55%
		05 Y	8.00%	53%
		10 Y	8.00%	53%
333	MTB Islamic SME Savings Scheme	02 Y	9.00%	60%
		03 Y	9.00%	60%
		05 Y	8.75%	58%
		08 Y	8.50%	57%
		10 Y	8.50%	57%
352	MTB Islamic Micro Deposit Scheme (upay)	02 Y	9.00%	60%
		03 Y	9.00% - 9.50%	60% - 63%
		04 Y	9.00% - 9.50%	60% - 63%