

BankIslami Pakistan Limited

Pool Profit Rates For the Month of April 2023



PRODUCT	PROFIT PAYOUT	Rates %
ISLAMI SUPER SALANA MUNAFA	Maturity	18.0553%
ISLAMI SUPER MAHANA MUNAFA	Monthly	16.0491%
1 Year - Islamic Regular Income Certificate	Maturity	14.0428%
1 Year - Islamic Regular Income Certificate	Monthly	13.0402%
1 Year - Term Deposit	Maturity	11.5352%
1 Year - Term Deposit	Monthly	11.0340%
1 Year - Term Certificate	Monthly	9.2783%
2 Years - Term Deposit	Monthly	11.5352%
2 Years - Term Certificate	Monthly	11.5352%
3 Years - Term Deposit	Monthly	12.0365%

Note:

Rates are declared only for products in which Depositors have made Investments.

Profit Sharing Ratio: Bank (Mudarib share) 15%:Customer (Rab-ul Maal share) 85%

BankIslami Pakistan Limited
Pool Profit Rates For the
Month of April 2023



BankIslami

PRODUCT	0 – 0.49 M	0.50 M – 0.99 M	1 M – 2.49 M	2.50 M – 4.99 M	5 M – 9.99 M	10 M – 24.99 M	25 M – 49.99 M	50 M – 99.99 M	100 M – 199.99 M	200 M – 499.99 M	500 M – 749.99 M	750 M – 999.99 M	1 B & Above
Islami Asaan Saving (Monthly Average)	11.9598%												
Islami Bachat (Monthly Average)	4.1209%							5.6283%	7.7392%	8.0000%	10.3000%	11.9000%	
Islami Sahulat (Monthly Average)	0.1010%												
Islami Asaan Sahulat (Monthly Average)	0.0998%												
Corporate Saving (Monthly Average)	4.1209%							9.0000%	11.5000%	11.9000%			
Takaful & Insurance Saving (Monthly Average)	4.1209%	8.5422%			9.0447%				11.5000%		11.9000%		
Pf, GF & Pension Fund Saving (Monthly Average)	4.1209%	8.5422%			9.0447%				11.5000%		11.9000%		
Margin	0.1010%												
SBP INVESTMENT IRSPW - Islamic Refinance Scheme for payment and wages	0.0012%												
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0012%												
SBP IFFSAP - Islamic Financing Facility for Storage of Agricultural Produce	2.0099%												
SBP MODERNZTN SME	5.0248%												
SBP ISLAMIC ITERF	1.0050%												
SBP - IFRE	3.0149%												
SBP BORROWING ILTF	8.5422%												
MASHAL ASAN Remunerative	1.0050%												
ISLAMI MASHAL SAVING	8.0337%												
EBS - ISLAMI SAHULAT	0.0998%												
EBS - ISLAMI BACHAT	4.1196%												
ASAAN DIGITAL SAVING	11.9586%												
ASAN DIGITAL SAHULAT	0.1004%												
Premium Saving (Monthly Average)	4.1209%	9.0447%	9.2467%		9.3464%	11.1556%	11.3564%	11.9000%					
HUMSAFAR SAVING HAJI	10.8490%												
Hum safar Saving Plan – Umrah	10.8198%												
MRT - MRC - Deferred Bonus	4.1209%	9.0447%	9.2467%		9.3464%	11.1556%	11.3564%	11.9000%					
Profit Payment At Maturity:													
30 Days	7.6382%	8.2405%		8.5422%	9.2467%								
3 Month	7.7392%	8.3415%		8.5422%	9.5484%								
6 Month	7.6382%	8.2405%		8.5422%	9.5484%				11.3000%				
1 YEAR	8.5422%	8.7442%	9.0447%	9.1457%	9.2467%	9.5484%	10.6531%			11.8000%			
2 YEAR	8.9449%	9.1457%	9.4474%	9.5000%	9.7492%	10.0000%	11.1000%			12.3000%			
3 YEAR	10.6531%	11.0559%	12.3613%										
5 YEAR	10.1507%	10.4524%	10.8539%	10.9549%	11.1556%	11.5571%	12.3000%						
Profit Payment At Maturity (FI)													
30 Days	4.1000%		4.5000%	5.10%	5.5000%	5.8000%	6.0000%	6.4000%	6.6000%				
Profit Payment Monthly (PKR):													
1 YEAR	8.2405%	8.4425%	8.7442%	8.8440%	8.9449%	9.2467%	10.1000%					11.2000%	
2 YEAR	8.5422%	8.7442%	9.1457%	9.2467%	9.3000%	9.6000%	10.6000%					11.8000%	
3 YEAR	10.1507%	10.5522%	11.7591%				11.1556%					12.3000%	
5 YEAR	9.7492%	9.9499%	10.3514%	10.4524%	10.6531%	11.0559%	12.3000%						
6 YEAR	10.1507%	10.3514%	10.8539%	10.9549%	11.1556%	11.5000%	12.3000%						
10 YEAR	11.9598%	12.3613%											
Profit Payment Quarterly (PKR):													
1 YEAR	8.3415%	8.5422%	8.7442%	8.8440%	8.9449%	9.2467%	10.2000%					11.3000%	
2 YEAR	8.6432%	8.8440%	9.1457%	9.2000%	9.3000%	9.6000%	10.7000%						
3 YEAR	10.2516%	10.5522%	11.8589%				11.2000%					12.3000%	
5 YEAR	9.7492%	10.0497%	10.4524%	10.5522%	10.7000%	11.1556%	12.3000%						
PRODUCT	0-9999999999999999												
SUB EHAD SUKUK II	23.4780%												
SUBORDTE SUKUK EHAD	24.8139%												

Note:

Rates are declared only for products in which Depositors have made Investments.

Profit Sharing Ratio: Bank (Mudarib share) 50%;Customer (Rab-ul Maal share) 50%

BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR)
Profit Rates - April 2023



Daily Product

Islami Business Savings Account

SLABS	Rates
0 – 0.99 K	3.3928%
0.10 M – 0.99 M	3.3928%
1 M – 2.49 M	7.8601%
2.50 M – 4.99 M	7.8601%
5 M – 9.99 M	8.1428%
10 M – 24.99 M	8.1428%
25 M – 49.99 M	8.1428%
50 M – 99.99 M	8.4821%
100 M – 199.99 M	8.7000%
200 M – 499.99 M	9.0000%
500 M – 749.99 M	9.0000%
750 M – 999.99 M	9.0000%
1 B & Above	9.0000%

Note:

Rates are declared only for products in which Depositors have made Investments.

Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%

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Pool Profit Rates For the Month of April 2023



Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.8736%
GBP Saving (Monthly Average)	2.1429%
Euro Saving (Monthly Average)	1.9952%

Islami Premium Saving (USD):	
\$0-\$499	1.0719%
\$500-\$4999	1.0719%
\$5,000-\$9,999	1.6084%
\$10000-\$49999.99	2.6803%
\$50,000 and above	3.2169%

Islami Amdani Certificate (USD):	
30 Days - Bullet Payment	0.8724%
3 Months - Bullet Payment	1.4624%
6 Months - Bullet Payment	1.7885%
1 Year - Bullet Payment	2.0829%
1 Year - Monthly Payment	2.8872%

Margin	0.2141%
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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%