

# BankIslami Pakistan Limited

Pool Profit Rates For the Month of July 2023



PRODUCTS	PROFIT PAYOUT	RATES %
ISLAMI SUPER SALANA MUNAFA	Maturity	18.0122%
ISLAMI SUPER MAHANA MUNAFA	Monthly	16.0105%
1 Year - Islamic Regular Income Certificate	Maturity	14.0101%
1 Year - Islamic Regular Income Certificate	Monthly	13.0093%
1 Year - Term Deposit	Maturity	11.5081%
1 Year - Term Deposit	Monthly	11.0077%
1 Year - Term Certificate	Monthly	9.2569%
2 Years - Term Deposit	Monthly	11.5081%
2 Years - Term Certificate	Monthly	11.5081%
3 Years - Term Deposit	Monthly	12.0085%

**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 July 2023



PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	19.1743%

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

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Month of July 2023



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)	13.683%													
Islami Bachat (Monthly Average)	4.7038%								6.6277%	8.8730%	8.6000%	11.2000%	12.8000%	
Islami Sahulat (Monthly Average)	0.1071%													
Islami Asaan Sahulat (Monthly Average)	0.1060%													
Corporate Saving (Monthly Average)	4.7038%								9.6000%	12.4000%	12.80%			
Takaful & Insurance Saving (Monthly Average)	4.7038%	9.7278%				10.2624%					12.40%	12.80%		
PF, GF & Pension Fund Saving (Monthly Average)	4.7038%	9.7278%				10.2624%					12.4000%	12.8000%		
Margin	0.1071%													
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0012%													
SBP IFFSAP - Islamic Financing Facility for Storage of Agricultural Produce	2.1382%													
SBP MODERNZTN SME	5.3455%													
SBP ISLAMIC ITERF	1.0691%													
SBP - IFRE	3.2073%													
SBP BORROWING ILIFF	9.0861%													
MASHAL ASAAN Remunerative	1.0691%													
ISLAMI MASHAL SAVING	8.5434%													
EBS - ISLAMI SAHULAT	0.1071%													
EBS - ISLAMI BACHAT	4.7026%													
ASAAAN DIGITAL SAVING	13.6828%													
ASAN DIGITAL SAHULAT	0.1071%													
Premium Saving (Monthly Average)	4.7038%	10.2624%			10.4755%			10.5826%	12.8280%	13.0411%	12.8000%			
HUMSAFAR SAVING HAJJ	11.5140%													
Humsafar Saving Plan – Umrah	11.4975%													
MRT - MRC - Deferred Bonus	4.7038%	10.2624%			10.4755%			10.4755%	10.5826%	12.8280%	13.0411%	10.5826%		

Profit Payment At Maturity:													
30 Days	8.7659%	9.4064%	9.4064%	9.4064%	9.7278%	10.4755%	10.4755%	9.8000%	9.8000%	9.8000%	9.8000%	9.8000%	9.8000%
3 Month	8.8730%	9.5135%	9.5135%	9.5135%	9.7278%	10.7969%	10.7969%	10.1000%	10.1000%	10.1000%	10.1000%	10.1000%	10.1000%
6 Month	8.7659%	9.4064%	9.4064%	9.4064%	9.7278%	10.7969%	10.1000%	10.1000%	10.1000%	10.1000%	10.1000%	10.1000%	12.2000%
1 YEAR	9.7278%	9.9410%	10.2624%	10.3684%	10.4755%	10.7969%	12.2934%	12.2934%	11.5000%	11.5000%	11.5000%	11.5000%	12.7000%
2 YEAR	10.1552%	10.4755%	10.7969%	10.2000%	11.0100%	10.7000%	12.1000%	12.1000%	12.1000%	12.1000%	12.1000%	12.1000%	13.2000%
3 YEAR	10.6898%	10.9041%	11.3315%	10.7000%	10.8000%	11.2000%	12.8000%	12.8000%	12.8000%	12.8000%	12.8000%	12.8000%	13.2000%
5 YEAR	11.6517%	11.9720%	12.5065%	12.6137%	12.7208%	12.4000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%

Profit Payment At Maturity (FD)													
30 Days	4.4000%	4.4000%	4.4000%	4.4000%	4.8000%	5.7000%	6.1000%	6.4000%	6.6000%	7.0000%	7.2000%	7.2000%	7.2000%

Profit Payment Monthly (PKR):													
1 YEAR	9.4064%	9.6207%	9.8350%	9.9410%	10.0481%	10.3684%	10.9000%	10.9000%	10.9000%	10.9000%	10.9000%	10.9000%	12.0000%
2 YEAR	9.7278%	9.9410%	10.3684%	10.4755%	9.9000%	10.2000%	11.5000%	11.5000%	11.5000%	11.5000%	11.5000%	11.5000%	12.7000%
3 YEAR	10.1552%	10.4755%	10.7969%	10.9041%	11.0100%	11.4386%	12.9340%	12.1000%	12.1000%	12.1000%	12.1000%	12.1000%	13.2000%
5 YEAR	11.1172%	11.4386%	11.8660%	11.9720%	12.0791%	12.5065%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%
6 YEAR	11.6517%	11.9720%	12.4006%	12.6137%	12.7208%	12.3000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%
10 YEAR	14.0030%	14.1102%	14.1102%	14.1102%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%

Profit Payment Quarterly (PKR):													
1 YEAR	9.4064%	9.6207%	9.9410%	10.0481%	10.1552%	10.4755%	11.0000%	11.0000%	11.0000%	11.0000%	11.0000%	11.0000%	12.1000%
2 YEAR	9.8350%	10.0481%	10.3684%	9.8000%	9.9000%	10.3000%	11.6000%	11.6000%	11.6000%	11.6000%	11.6000%	11.6000%	12.9000%
3 YEAR	10.2624%	10.4755%	10.9041%	11.0100%	10.4000%	10.8000%	12.3000%	12.3000%	12.3000%	12.3000%	12.3000%	12.3000%	13.2000%
5 YEAR	11.2243%	11.5446%	11.9720%	12.0791%	11.5000%	12.7208%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%	13.2000%

PRODUCT	0.9999999999999999
SUB EHAD SUKUK II	25.7831%
SUBORDTE SUKUK EHAD	26.5532%

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 - July 2023



## Daily Product

### Islami Business Savings Account

SLABS	Rates
0 – 0.99 K	3.9492%
0.10 M – 0.99 M	3.9492%
1 M – 2.49 M	9.1503%
2.50 M – 4.99 M	9.1503%
5 M – 9.99 M	9.4780%
10 M – 24.99 M	9.4780%
25 M – 49.99 M	9.4780%
50 M – 99.99 M	9.8730%
100 M – 199.99 M	11.4526%
200 M – 499.99 M	11.4526%
500 M – 749.99 M	11.4526%
750 M – 999.99 M	11.4526%
1 B & Above	11.4526%

#### Note:

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

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<b>Islami Bachat :</b>	<b>Rates %</b>
USD Saving (Monthly Average)	0.8466%
GBP Saving (Monthly Average)	1.4805%
Euro Saving (Monthly Average)	3.7703%

<b>Islami Premium Saving (USD):</b>	
\$0-\$499	1.0385%
\$500-\$4999	1.0385%
\$5,000-\$9,999	1.5589%
\$10000-\$49999.99	2.5974%
\$50,000 and above	3.1166%

<b>Islami Amdani Certificate (USD):</b>	
30 Days - Bullet Payment	0.8454%
3 Months - Bullet Payment	1.4176%
6 Months - Bullet Payment	1.7332%
1 Year - Bullet Payment	2.0181%
1 Year - Monthly Payment	2.7975%

Margin	0.2084%
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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%