

# BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of August 2023



PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	19.9349%
ISLAMI SUPER SALANA MUNAFA	Maturity	18.8858%
ISLAMI SUPER MAHANA MUNAFA	Monthly	16.7876%
1 Year - Islamic Regular Income Certificate	Maturity	14.6895%
1 Year - Islamic Regular Income Certificate	Monthly	13.6404%
1 Year - Term Deposit	Maturity	12.0662%
1 Year - Term Deposit	Monthly	11.5422%
1 Year - Term Certificate	Monthly	9.7055%
2 Years - Term Deposit	Monthly	12.0662%
2 Years - Term Certificate	Monthly	12.0662%
3 Years - Term Deposit	Monthly	12.5913%

**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

General Pool Profit Rates For the Month of August 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)	14.6341%												
Islami Bachat (Monthly Average)	5.0276%	5.0276%	5.0276%	5.0276%	5.0276%	5.0276%	5.0276%	5.0276%	7.1493%	9.4959%	9.4959%	9.4959%	9.4959%
Islami Sahulat (Monthly Average)	0.1119%												
Islami Asaan Sahulat (Monthly Average)	0.1107%												
Corporate Saving (Monthly Average)	5.03%												
Takaful & Insurance Saving (Monthly Average)	5.0276%	5.0276%	10.3895%	10.3895%	10.3895%	10.9476%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%
PF, GF & Pension Fund Saving (Monthly Average)	5.0276%	5.0276%	10.3895%	10.3895%	10.3895%	10.9476%	10.9476%	10.9476%	10.9476%	10.9476%	10.9476%	10.9476%	10.9476%
Margin	0.1107%												
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0012%												
SBP IFFSAP - Islamic Financing Facility for Storage of Agricultural Produce	2.2359%												
SBP MODERNZTN SME	5.5869%												
SBP ISLAMIC ITERF	1.1162%												
SBP - IFRE	3.3509%												
SBP BORROWING ILTFF	9.4947%												
MASHAL ASAAAN Remunerative	1.1162%												
ISLAMI MASHAL SAVING	8.9331%												
EBS - ISLAMI SAHULAT	0.1107%												
EBS - ISLAMI BACHAT	5.0217%												
ASAAAN DIGITAL SAVING	14.6353%												
Premium Saving (Monthly Average)	5.0276%	5.0276%	10.9476%	10.9476%	11.1714%	11.1714%	11.1714%	11.2821%	13.7405%	13.9642%	13.9642%	13.9642%	13.9642%
HUMSAFAR SAVING HAJJ	11.9390%												
Humsafar Saving Plan – Umrah	11.1078%												
MRT - MRC - Deferred Bonus	5.0276%	5.0276%	10.9476%	10.9476%	11.1714%	11.1714%	11.1702%	11.2821%	13.7405%	13.9642%	13.9642%	13.9642%	13.9642%
<b>Profit Payment At Maturity:</b>													
30 Days	9.3840%	10.0540%	10.0540%	10.0540%	10.3895%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%
3 Month	9.4959%	10.1658%	10.1658%	10.1658%	10.3895%	11.5069%	11.5069%	11.5069%	11.5069%	11.5069%	11.5069%	11.5069%	11.5069%
6 Month	9.3840%	10.0540%	10.0540%	10.0540%	10.3895%	11.5069%	11.5069%	11.5069%	11.5069%	11.5069%	11.5069%	11.5069%	11.5069%
1 YEAR	10.3895%	10.6133%	10.9476%	11.0595%	11.1714%	11.5069%	13.1824%	13.1824%	13.1824%	13.1824%	13.1824%	13.1824%	13.1824%
2 YEAR	10.9476%	11.1714%	11.5069%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%
3 YEAR	11.3951%	11.7295%	12.0650%	12.0650%	12.0650%	12.0650%	12.0650%	12.0650%	12.0650%	12.0650%	12.0650%	12.0650%	12.0650%
5 YEAR	12.5113%	12.8468%	13.2942%	13.5168%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%
<b>Profit Payment At Maturity (FD)</b>													
30 Days	5.0276%	5.0276%	5.0276%	5.0276%	5.4738%	5.4738%	5.4738%	5.4738%	5.4738%	5.4738%	5.4738%	5.4738%	5.4738%
<b>Profit Payment Monthly (PKR):</b>													
1 YEAR	10.0540%	10.1658%	10.5014%	10.6133%	10.7251%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%
2 YEAR	10.3895%	10.7251%	11.0595%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%
3 YEAR	10.9476%	11.1714%	11.5069%	11.6188%	11.7295%	12.1769%	13.9642%	13.9642%	13.9642%	13.9642%	13.9642%	13.9642%	13.9642%
5 YEAR	11.9532%	12.1769%	12.6243%	12.8468%	12.9587%	13.4061%	13.4061%	13.4061%	13.4061%	13.4061%	13.4061%	13.4061%	13.4061%
6 YEAR	12.5113%	12.8468%	13.2942%	13.4061%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%	13.6298%
10 YEAR	15.0816%	15.0816%	15.0816%	15.0816%	15.0816%	15.0816%	15.0816%	15.0816%	15.0816%	15.0816%	15.0816%	15.0816%	15.0816%
<b>Profit Payment Quarterly (PKR):</b>													
1 YEAR	10.0540%	10.2777%	10.6133%	10.7251%	10.8358%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%	11.1714%
2 YEAR	10.5014%	10.7251%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%	11.0595%
3 YEAR	10.9476%	11.2832%	11.6188%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%	11.7295%
5 YEAR	12.0650%	12.2887%	12.7350%	12.9587%	12.9587%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%
<b>PRODUCT</b>	<b>0.9999999999999999</b>												
SUB EHAD SUKUK II	28.1415%												
SUBORDTE SUKUK EHAD	27.7494%												

**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 - August 2023



SLABS	Rates
0 – 0.99 K	4.3048%
0.10 M – 0.99 M	4.3048%
1 M – 2.49 M	9.9743%
2.50 M – 4.99 M	9.9743%
5 M – 9.99 M	10.3316%
10 M – 24.99 M	10.3316%
25 M – 49.99 M	10.3316%
50 M – 99.99 M	10.7621%
100 M – 199.99 M	12.4840%
200 M – 499.99 M	12.4840%
500 M – 749.99 M	12.4840%
750 M – 999.99 M	12.4840%
1 B & Above	12.4840%

**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

FCY Pools Profit Rates For the Month of August 2023



<b>Islami Bachat :</b>	<b>Rates %</b>
USD Saving (Monthly Average)	0.1542%
GBP Saving (Monthly Average)	0.4425%
Euro Saving (Monthly Average)	1.9150%

<b>Islami Premium Saving (USD):</b>	<b>Rates %</b>
\$0-\$499	0.1893%
\$500-\$4999	0.1893%
\$5,000-\$9,999	0.2840%
\$10000-\$49999.99	0.4732%
\$50,000 and above	0.5679%

<b>Islami Amdani Certificate (USD):</b>	<b>Rates %</b>
30 Days - Bullet Payment	0.1540%
3 Months - Bullet Payment	0.2583%
6 Months - Bullet Payment	0.3158%
1 Year - Bullet Payment	0.3677%
1 Year - Monthly Payment	0.5097%

Margin	0.0379%
--------	---------

**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%