

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of September 2023



PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	19.0080%
ISLAMI SUPER SALANA MUNAFA	Maturity	18.0079%
ISLAMI SUPER MAHANA MUNAFA	Monthly	16.0065%
1 Year - Islamic Regular Income Certificate	Maturity	14.0075%
1 Year - Islamic Regular Income Certificate	Monthly	13.0050%
1 Year - Term Deposit	Maturity	11.5036%
1 Year - Term Deposit	Monthly	11.0060%
1 Year - Term Certificate	Monthly	9.2528%
2 Years - Term Deposit	Monthly	11.5036%
2 Years - Term Certificate	Monthly	11.5036%
3 Years - Term Deposit	Monthly	12.0049%

Note:

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

Profit Sharing Ratio: Bank (Mudarib share) 40%:Customer (Rab-ul Maal share) 60%

BankIslami Pakistan Limited

General Pool Profit Rates For the Month of September 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)	13.1218%												
Islami Bachat (Monthly Average)	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.4094%	8.5118%	8.5118%	8.5118%	8.5118%
Islami Sahulat (Monthly Average)	0.0986%												
Islami Asaan Sahulat (Monthly Average)	0.0986%												
Corporate Saving (Monthly Average)	6.0091%												
Takaful & Insurance Saving (Monthly Average)	6.0091%	6.0091%	9.3148%	9.3148%	9.3148%	9.8161%	9.816%	9.816%	9.816%	9.816%	9.816%	9.816%	9.816%
PF, GF & Pension Fund Saving (Monthly Average)	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	9.8161%	9.8161%	9.8161%	9.8161%	9.8161%	9.8161%	9.8161%	9.8161%
Margin	0.0986%												
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0986%												
SBP IFFSAP - Islamic Financing Facility for Storage of Agricultural Produce	2.0039%												
SBP MODERNZTN SME	5.0090%												
SBP ISLAMIC ITERF	1.0001%												
SBP - IFRE	3.0052%												
SBP BORROWING ILTFF	8.5118%												
MASHAL ASAAAN Remunerative	0.0986%												
ISLAMI MASHAL SAVING	8.0130%												
EBS - ISLAMI SAHULAT	0.0986%												
EBS - ISLAMI BACHAT	6.0091%												
ASAAAN DIGITAL SAVING	13.1205%												
Premium Saving (Monthly Average)	6.0091%	6.0091%	9.8161%	9.8161%	10.0144%	10.0144%	10.0144%	10.1166%	12.3188%	12.5207%	12.5207%	12.5207%	12.5207%
HUMSAFAR SAVING HAJJ	10.8308%												
Humsafar Saving Plan – Umrah	11.0607%												
MRT - MRC - Deferred Bonus	6.0091%	6.0091%	9.8161%	9.8161%	10.0144%	10.0144%	10.0144%	10.1166%	12.3188%	12.5207%	12.5207%	12.5207%	12.5207%
Profit Payment At Maturity:													
30 Days	8.4133%	9.0143%	9.0143%	9.0143%	9.3148%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%
3 Month	8.5118%	9.1128%	9.1128%	9.1128%	9.3148%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%
6 Month	8.4133%	9.0143%	9.0143%	9.0143%	9.3148%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%
1 YEAR	9.3148%	9.5156%	9.8161%	9.9158%	10.0144%	10.3149%	11.8175%	11.8175%	11.8175%	11.8175%	11.8175%	11.8175%	11.8175%
2 YEAR	9.8161%	10.0144%	10.3149%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%
3 YEAR	10.2164%	10.5157%	10.8162%	10.8162%	10.8162%	10.8162%	10.8162%	10.8162%	10.8162%	10.8162%	10.8162%	10.8162%	10.8162%
5 YEAR	11.2165%	11.5170%	11.9197%	12.1180%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%
Profit Payment At Maturity (FD)													
30 Days	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%
Profit Payment Monthly (PKR):													
1 YEAR	9.0143%	9.1128%	9.4134%	9.5156%	9.6153%	9.9158%	9.9158%	9.9158%	9.9158%	9.9158%	9.9158%	9.9158%	9.9158%
2 YEAR	9.3148%	9.6153%	9.9158%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%
3 YEAR	9.8161%	10.0144%	10.3149%	10.4171%	10.5157%	10.9159%	12.5207%	12.5207%	12.5207%	12.5207%	12.5207%	12.5207%	12.5207%
5 YEAR	10.7176%	10.9159%	11.3187%	11.5170%	11.6192%	12.0182%	12.0182%	12.0182%	12.0182%	12.0182%	12.0182%	12.0182%	12.0182%
6 YEAR	11.2165%	11.5170%	11.9197%	12.0182%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%	12.2202%
10 YEAR	13.5208%	13.5208%	13.5208%	13.5208%	13.5208%	13.5208%	13.5208%	13.5208%	13.5208%	13.5208%	13.5208%	13.5208%	13.5208%
Profit Payment Quarterly (PKR):													
1 YEAR	9.0143%	9.2150%	9.5156%	9.6153%	9.7139%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%	10.0144%
2 YEAR	9.4134%	9.6153%	9.6153%	9.6153%	9.6153%	9.6153%	9.6153%	9.6153%	9.6153%	9.6153%	9.6153%	9.6153%	9.6153%
3 YEAR	9.8161%	10.1166%	10.4171%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%	10.5157%
5 YEAR	10.8162%	11.0181%	11.4172%	11.6192%	11.6192%	12.1180%	12.1180%	12.1180%	12.1180%	12.1180%	12.1180%	12.1180%	12.1180%
PRODUCT	0.9999999999999999												
SUB EHAD SUKUK II	24.8991%												
SUBORDTE SUKUK EHAD	24.8784%												

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 - September 2023



SLABS	Rates
0 – 0.99 K	4.2215%
0.10 M – 0.99 M	4.2215%
1 M – 2.49 M	9.7813%
2.50 M – 4.99 M	9.7813%
5 M – 9.99 M	10.1317%
10 M – 24.99 M	10.1317%
25 M – 49.99 M	10.1317%
50 M – 99.99 M	10.5539%
100 M – 199.99 M	12.2425%
200 M – 499.99 M	12.6646%
500 M – 749.99 M	12.6646%
750 M – 999.99 M	12.6646%
1 B & Above	12.6646%

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 September 2023



Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.4648%
GBP Saving (Monthly Average)	0.6282%
Euro Saving (Monthly Average)	1.2707%

Islami Premium Saving (USD):	Rates %
\$0-\$499	0.5706%
\$500-\$4999	0.5706%
\$5,000-\$9,999	0.8565%
\$10000-\$49999.99	1.4272%
\$50,000 and above	1.7131%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.4648%
3 Months - Bullet Payment	0.7787%
6 Months - Bullet Payment	0.9527%
1 Year - Bullet Payment	1.1096%
1 Year - Monthly Payment	1.5379%

Margin	0.1144%
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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%