

# BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of November 2023



PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	19.0153%
ISLAMI SUPER SALANA MUNAFA	Maturity	18.0152%
ISLAMI SUPER MAHANA MUNAFA	Monthly	16.0126%
1 Year - Islamic Regular Income Certificate	Maturity	14.0136%
1 Year - Islamic Regular Income Certificate	Monthly	13.0098%
1 Year - Term Deposit	Maturity	11.5085%
1 Year - Term Deposit	Monthly	11.0108%
1 Year - Term Certificate	Monthly	9.2564%
2 Years - Term Deposit	Monthly	11.5085%
2 Years - Term Certificate	Monthly	11.5085%
3 Years - Term Deposit	Monthly	12.0097%

**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 November 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)	13.1230%												
Islami Bachat (Monthly Average)	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.4094%	8.5130%	8.5130%	8.5130%	8.5130%
Islami Sahulat (Monthly Average)	0.0986%												
Islami Asaan Sahulat (Monthly Average)	0.0986%												
Corporate Saving (Monthly Average)	6.0103%												
Takaful & Insurance Saving (Monthly Average)	6.0103%	6.0103%	9.8173%	9.3148%	9.3148%	9.8173%	9.8173%	9.8173%	9.8173%	9.8173%	9.8173%	9.8173%	13.1230%
PF, GF & Pension Fund Saving (Monthly Average)	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	9.8173%	9.8173%	9.8173%	9.8173%	9.8173%	9.8173%	9.8173%	9.8173%
Margin	0.0998%												
SRP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0998%												
SBP - Islami Refinance Facility for Storage of Agriculture Produce (IFASAP)	2.0039%												
SBP - Modernization of SMEs	5.0090%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRF)	1.0001%												
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0052%												
SRP - Islami Long Term Financing Facility (ILTF)	8.5130%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCGS-WE)	0.0998%												
Islami Mashal Asaan Remunorative Current Account	0.0986%												
ISLAMI MASHAL SAVING ACCOUNT	8.0142%												
EBS - ISLAMI SAHULAT	0.0986%												
EBS - ISLAMI BACHAT	6.0103%												
ASAAN DIGITAL SAVING	13.1230%												
ASAAN DIGITAL SAHULAT	0.0973%												
Premium Saving (Monthly Average)	6.0103%	6.0103%	9.8173%	9.8173%	10.0156%	10.0156%	10.0156%	10.1178%	12.3200%	12.5219%	12.5219%	12.5219%	12.5219%
Humafar Saving Plan - HAJ	10.7663%												
Humafar Saving Plan - Umrah	6.7221%												
MRT - MRC - Deferred Bonus	6.0103%	6.0103%	9.8173%	9.8173%	10.0156%	10.0156%	10.0156%	10.1178%	12.3200%	12.5219%	12.5219%	12.5219%	12.5219%
<b>Profit Payment At Maturity:</b>													
30 Days	8.4145%	9.0155%	9.0155%	9.0155%	9.3148%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%
3 Month	8.5130%	9.1141%	9.1141%	9.1141%	9.3148%	10.3161%	10.3161%	10.3161%	10.3161%	10.3161%	10.3161%	10.3161%	10.3161%
6 Month	8.4145%	9.0155%	9.0155%	9.0155%	9.3148%	10.3161%	10.3161%	10.3161%	10.3161%	10.3161%	10.3161%	10.3161%	10.3161%
1 YEAR	9.3148%	9.5168%	9.8173%	9.9158%	10.0156%	10.3161%	11.8187%	11.8187%	11.8187%	11.8187%	11.8187%	11.8187%	11.8187%
2 YEAR	9.8173%	10.0156%	10.3161%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%
3 YEAR	10.2164%	10.5169%	10.8174%	10.9172%	10.9172%	10.9172%	10.9172%	10.9172%	10.9172%	10.9172%	10.9172%	10.9172%	10.9172%
5 YEAR	11.2177%	11.5182%	11.9209%	12.1192%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%
<b>Profit Payment At Maturity (FD)</b>													
30 Days	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%	6.0103%
<b>Profit Payment Monthly (PKR)</b>													
1 YEAR	9.0143%	9.1141%	9.4146%	9.5168%	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%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%
3 YEAR	9.8173%	10.0156%	10.3161%	10.4183%	10.5169%	10.9172%	12.5219%	12.5219%	12.5219%	12.5219%	12.5219%	12.5219%	12.5219%
5 YEAR	10.7188%	10.9172%	11.3199%	11.5182%	11.6204%	12.0195%	12.0195%	12.0195%	12.0195%	12.0195%	12.0195%	12.0195%	12.0195%
6 YEAR	11.2177%	11.5182%	11.9209%	12.0195%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%	12.2214%
10 YEAR	13.5220%	13.5220%	13.5220%	13.5220%	13.5220%	13.5220%	13.5220%	13.5220%	13.5220%	13.5220%	13.5220%	13.5220%	13.5220%
<b>Profit Payment Quarterly (PKR)</b>													
1 YEAR	9.0143%	9.2163%	9.5168%	9.6153%	9.7151%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%	10.0156%
2 YEAR	9.4146%	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	9.8173%	10.1178%	10.4183%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%	10.5169%
5 YEAR	10.8174%	11.0194%	11.4184%	11.6204%	12.1192%	12.1192%	12.1192%	12.1192%	12.1192%	12.1192%	12.1192%	12.1192%	12.1192%
<b>PRODUCT</b>	<b>0.9999999999999999</b>												
Ehad Sukuk II	24.6704%												
EHAD SUKUK (Additional Tier I)	25.3529%												

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 - November 2023



SLABS	Rates
0 – 0.99 K	4.4771%
0.10 M – 0.99 M	4.4771%
1 M – 2.49 M	10.3734%
2.50 M – 4.99 M	10.3734%
5 M – 9.99 M	10.7450%
10 M – 24.99 M	10.7450%
25 M – 49.99 M	10.7450%
50 M – 99.99 M	11.1927%
100 M – 199.99 M	12.9836%
200 M – 499.99 M	12.9836%
500 M – 749.99 M	12.9836%
750 M – 999.99 M	12.9836%
1 B & Above	12.9836%

**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 November 2023



<b>Islami Bachat :</b>	<b>Rates %</b>
USD Saving (Monthly Average)	0.4891%
GBP Saving (Monthly Average)	0.3506%
Euro Saving (Monthly Average)	0.8064%

<b>Islami Premium Saving (USD):</b>	<b>Rates %</b>
\$0-\$499	0.5998%
\$500-\$4999	0.5998%
\$5,000-\$9,999	0.9003%
\$10000-\$49999.99	1.5002%
\$50,000 and above	1.8007%

<b>Islami Amdani Certificate (USD):</b>	<b>Rates %</b>
30 Days - Bullet Payment	0.4879%
3 Months - Bullet Payment	0.8188%
6 Months - Bullet Payment	1.0013%
1 Year - Bullet Payment	1.1656%
1 Year - Monthly Payment	1.6157%

Margin	0.1205%
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**Note:**

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