

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of July 2024



PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	17.8077%
Islami Super Salana Munafa	Maturity	18.0580%
Islami Super Mahana Munafa	Monthly	16.0509%
1 Year - Islamic Regular Income Certificate	Maturity	14.0461%
1 Year - Islamic Regular Income Certificate	Monthly	13.0402%
1 Year - Term Deposit	Maturity	11.5361%
1 Year - Term Deposit	Monthly	11.0367%
1 Year - Term Certificate	Monthly	9.2787%
2 Years - Term Deposit	Monthly	11.5361%
2 Years - Term Certificate	Monthly	11.5361%
3 Years - Term Deposit	Monthly	12.0390%

Note:

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

Profit Sharing Ratio: Bank (Mudarib share) 30%:Customer (Rab-ul Maal share) 70%

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	14.0721%												
Islami Bachat	7.5384%	7.5384%	7.5384%	7.5384%	7.5384%	7.5384%	7.5384%	7.5384%	7.5384%	7.5384%	-	-	-
Islami Sahulat	0.0992%												
Corporate Saving	7.5384%												
Takaful Saving	7.5384%	7.5384%	8.2917%	8.2917%	8.2917%	8.2917%	8.2917%	8.2917%	8.2917%	-	-	-	-
Provident, Gratuity & Pension Fund Saving	7.5384%	7.5384%	7.5384%	7.5384%	7.5384%	8.5420%	8.5420%	8.5420%	8.5420%	8.5420%	-	-	-
Islami Asaan Sahulat	0.0992%												
Margin	0.0992%												
SBP INVESTMENT IRICC - Islamic Refinance Facility for Combating COVID	0.0992%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRE)	1.0035%												
SBP - Islamic Refinance Facility for Storage of Agriculture Produce (IFFSAP)	2.0106%												
SBP - Modernization of SMEs	5.0260%												
SBP - Islamic Financing Scheme for Renewable (IFRE)	3.0154%												
SBP - Islamic Long Term Financing Facility (LITFF)	8.5420%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCCG-SW)	0.0992%												
Islami Mashal Asaan Remunerative Current Account	0.0992%												
Islami Mashal Saving Account	8.0414%												
EBS - ISLAMI SAHULAT	0.0992%												
EBS - ISLAMI BACHAT	7.5384%												
ASAAN DIGITAL SAVING	14.0721%												
ASAN DIGITAL SAHULAT	0.0803%												
Premium Saving	7.5384%	7.5384%	8.2917%	8.5420%	8.7958%	9.0461%	9.2964%	9.5491%	9.7994%	10.0497%	-	-	-
Humsafar Saving Plan – Umrah	-												
Humsafar Saving Plan – Hsij	10.7994%												
MRT-MRC	-	-	-	-	-	-	9.2964%	-	-	-	-	-	-
GENERATION Z	0.0933%												

Profit Payment At Maturity:													
30 Days	8.1925%	8.7958%	8.7958%	8.7958%	9.0969%	9.7994%	-	-	10.0497%	-	-	-	-
3 Month	8.2917%	8.8950%	8.8950%	8.8950%	9.0969%	10.1016%	-	10.1016%	-	-	-	-	-
6 Month	8.1925%	8.7958%	8.7958%	8.7958%	9.0969%	-	-	-	-	-	-	-	-
1 YEAR	9.0969%	9.2964%	9.5975%	9.7002%	9.7994%	-	11.6093%	-	-	-	-	-	-
2 YEAR	9.8513%	10.0497%	10.3519%	10.5538%	-	-	-	-	-	-	-	-	-
3 YEAR	10.2515%	10.5538%	10.8549%	10.9540%	-	-	-	-	-	-	-	-	-
5 YEAR	11.2563%	11.5573%	11.9611%	12.1606%	12.2634%	12.7640%	-	-	-	-	-	-	-

Profit Payment At Maturity (FD)													
30 Days	-	-	7.0343%	-	7.0343%	-	-	-	-	-	-	-	-

Profit Payment Monthly (PKR)													
1 YEAR	8.7356%	8.9257%	9.2055%	9.2964%	9.3861%	9.6577%	-	-	-	-	-	-	-
2 YEAR	9.3472%	9.6494%	9.9505%	-	-	-	-	-	-	-	-	-	-
3 YEAR	9.8513%	10.0497%	10.3519%	10.4546%	10.5538%	10.9540%	12.5644%	-	-	-	-	-	-
5 YEAR	10.7557%	10.9540%	11.3590%	11.5573%	11.6601%	12.0615%	-	-	-	-	-	-	-
6 YEAR	11.2563%	11.5573%	11.9611%	12.0615%	-	-	-	-	-	-	-	-	-
10 YEAR	13.5692%	13.5692%	13.5692%	-	-	-	-	-	-	-	-	-	-

Profit Payment Quarterly (PKR)													
1 YEAR	8.8041%	8.9942%	9.2775%	9.3684%	9.4593%	9.7391%	-	-	-	-	-	-	-
2 YEAR	9.4463%	9.6494%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	9.8513%	10.1524%	10.4546%	10.5538%	-	-	-	-	-	-	-	-	-
5 YEAR	10.8549%	11.0567%	11.4582%	11.6601%	-	12.1606%	-	-	-	-	-	-	-

PRODUCT	0.9999999999999999
Ehad Sukuk II	23.4500%
EHAD SUKUK (Additional Tier I)	23.1277%

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 2024



SLABS	Rates
0 – 0.99 K	7.0251%
0.10 M – 0.99 M	7.0251%
1 M – 2.49 M	7.0251%
2.50 M – 4.99 M	7.0251%
5 M – 9.99 M	7.2268%
10 M – 24.99 M	7.2268%
25 M – 49.99 M	7.2268%
50 M – 99.99 M	7.5280%
100 M – 199.99 M	-
200 M – 499.99 M	9.0336%
500 M – 749.99 M	-
750 M – 999.99 M	-
1 B & Above	-

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 July 2024



Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.7958%
GBP Saving (Monthly Average)	0.6169%
Euro Saving (Monthly Average)	0.6241%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.9764%
\$500-\$4999	0.9764%
\$5,000-\$9,999	1.4652%
\$10000-\$49999.99	2.4404%
\$50,000 and above	2.9292%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	-
3 Months - Bullet Payment	1.3318%
6 Months - Bullet Payment	1.6281%
1 Year - Bullet Payment	1.8961%
1 Year - Monthly Payment	2.6293%

USD Margin Guarantee	0.1960%
Margin Account-Funded Financing	0.1700%

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%