

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of November 2024

BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	12.2878%
Islami Super Salana Munafa	Maturity	15.0475%
Islami Super Mahana Munafa	Monthly	14.5448%
1 Year - Islamic Regular Income Certificate	Maturity	14.0459%
1 Year - Islamic Regular Income Certificate	Monthly	13.0406%
1 Year - Term Deposit	Maturity	11.5351%
1 Year - Term Deposit	Monthly	11.0361%
1 Year - Term Certificate	Monthly	9.2781%
2 Years - Term Deposit	Monthly	11.5351%
2 Years - Term Certificate	Monthly	11.5351%
3 Years - Term Deposit	Monthly	12.0377%

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	12.0975%												
Islami Bachat	5.5437%	5.5437%	5.5437%	5.5437%	5.5437%	5.5437%	5.5437%	5.5437%	5.5437%	-	-	-	-
Islami Sahulat	0.1000%												
Corporate Saving	5.5437%												
Takaful Saving	5.5437%	5.5437%	7.0553%	7.0553%	7.0553%	7.0553%	7.0553%	7.0553%	7.0553%	7.0553%	7.0553%	-	10.5847%
Provident, Gratuity & Pension Fund Saving	5.5437%	5.5437%	5.5437%	5.5437%	5.5437%	7.3102%	7.3102%	7.3102%	7.3102%	-	-	-	-
Islami Asaan Sahulat	0.1000%												
Margin	0.1000%												
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.1000%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRE)	1.0065%												
SBP - Islamic Refinance Facility for Storage of Agriculture Produce (IFFSAP)	2.0167%												
SBP - Modernization of SMEs	3.0244%												
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0244%												
SBP - Islami Long Term Financing Facility (LTF)	8.5681%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCCG-W)	0.1000%												
SBP-Borrowing IRSWCF	2.0167%												
Islami Mashal Asaan Remunerative Current Account	0.1000%												
Islami Mashal Saving Account	12.0975%												
EBS - ISLAMI SAHULAT	0.1000%												
EBS - ISLAMI BACHAT	5.5437%												
ASAAN DIGITAL SAVING	12.0975%												
ASAN DIGITAL SAHULAT	0.0964%												
Premium Saving	5.5437%	5.5437%	7.0553%	7.0553%	7.5603%	7.8117%	8.0654%	8.3167%	8.5681%	8.8218%	-	-	-
Humsafar Saving Plan - Umrah	-												
Humsafar Saving Plan - Hajj	10.8348%												
BankIslami BSP Sahulat Account	-												
MRT-MRC	-	-	-	-	-	-	8.0654%	-	-	-	-	-	-
GENERATION Z	0.0927%												
LOCKERS SECURITY DEP	0.1000%												
Profit Payment At Maturity:													
30 Days	6.9564%	7.5603%	7.5603%	7.5603%	7.8629%	8.5681%	8.5681%	8.8218%	-	-	-	-	-
3 Month	7.0553%	7.6604%	7.6604%	7.6604%	7.8629%	8.8706%	8.8706%	-	-	-	-	-	-
6 Month	6.9564%	7.5603%	7.5603%	7.5603%	7.8629%	8.8706%	-	-	-	-	-	-	-
1 YEAR	7.8629%	8.0654%	8.3680%	8.4680%	8.5681%	8.8706%	10.3822%	-	-	-	-	-	-
2 YEAR	8.6193%	8.8218%	9.1244%	-	9.3245%	-	-	-	-	-	-	-	-
3 YEAR	9.0219%	9.3245%	9.6258%	9.7295%	-	-	-	-	-	-	-	-	-
5 YEAR	10.0321%	10.3334%	10.7360%	10.9385%	11.0386%	-	-	-	-	-	-	-	-
Profit Payment At Maturity (FD)													
30 Days	-	-	5.5437%	-	5.5437%	-	-	-	-	-	-	-	-
Profit Payment Monthly (PKR)													
1 YEAR	7.5945%	7.7848%	8.0654%	8.1594%	8.2533%	8.5315%	-	-	-	-	-	-	-
2 YEAR	8.1142%	8.4168%	8.7193%	10.6360%	-	-	-	-	-	-	-	-	-
3 YEAR	8.6193%	8.8218%	9.1244%	9.2244%	9.3245%	9.7295%	11.3411%	-	-	-	-	-	-
5 YEAR	9.5270%	9.7295%	10.1309%	10.3334%	10.4334%	10.8360%	-	-	-	-	-	-	-
6 YEAR	10.0321%	10.3334%	10.7360%	10.8360%	-	-	-	-	-	-	-	-	-
10 YEAR	12.3476%	12.3476%	12.3476%	-	-	-	-	-	-	-	-	-	-
Profit Payment Quarterly (PKR)													
1 YEAR	7.6421%	7.8324%	8.1167%	8.2143%	8.3082%	8.5925%	-	-	-	-	-	-	-
2 YEAR	8.2167%	8.4168%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	8.6193%	8.9219%	9.2244%	9.3245%	-	-	-	-	-	-	-	-	-
5 YEAR	9.6258%	9.8295%	10.2309%	10.4334%	-	10.9385%	-	-	-	-	-	-	-
PRODUCT	0.9999999999999999												
Ehad Sukuk II	19.4163%												
EHAD SUKUK (Additional Tier I)	19.4553%												

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 2024

SLABS	Rates
0 – 0.99 K	7.0393%
0.10 M – 0.99 M	7.0393%
1 M – 2.49 M	7.0393%
2.50 M – 4.99 M	7.0393%
5 M – 9.99 M	7.2415%
10 M – 24.99 M	7.2415%
25 M – 49.99 M	7.2415%
50 M – 99.99 M	7.5432%
100 M – 199.99 M	-
200 M – 499.99 M	-
500 M – 749.99 M	-
750 M – 999.99 M	-
1 B & Above	-

Note:

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

Islami Bachat :	Rates %
USD Saving (Monthly Average)	2.3241%
GBP Saving (Monthly Average)	0.9246%
Euro Saving (Monthly Average)	2.3523%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	2.8536%
\$500-\$4999	2.8536%
\$5,000-\$9,999	4.2810%
\$10000-\$49999.99	7.1333%
\$50,000 and above	8.5620%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	-
3 Months - Bullet Payment	3.8930%
6 Months - Bullet Payment	4.7604%
1 Year - Bullet Payment	5.5437%
1 Year - Monthly Payment	7.6836%

USD Margin Guarantee	0.5710%
Margin Account-Funded Financing	0.5270%

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