

# BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of December 2024

# BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	11.0367%
Islami Super Salana Munafa	Maturity	15.0485%
Islami Super Mahana Munafa	Monthly	14.5455%
1 Year - Islamic Regular Income Certificate	Maturity	14.0461%
1 Year - Islamic Regular Income Certificate	Monthly	13.0414%
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	11.5526%												
Islami Bachat	5.0248%	5.0248%	5.0248%	5.0248%	5.0248%	5.0248%	5.0248%	5.0248%	5.0248%	5.0248%	-	-	-
Islami Sahulat	0.0992%												
Corporate Saving	5.0248%												
Takaful Saving	5.0248%	5.0248%	6.5313%	6.5313%	6.5313%	6.5313%	6.5313%	6.5313%	6.5313%	6.5313%	6.5313%	-	-
Provident, Gratuity & Pension Fund Saving	5.0248%	5.0248%	5.0248%	5.0248%	5.0248%	6.7816%	6.7816%	6.7816%	6.7816%	6.7816%	-	-	-
Islami Asaan Sahulat	0.0992%												
Margin	0.0992%												
SBP INVESTMENT IRFCC - 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	3.0142%												
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0142%												
SBP - Islami Long Term Financing Facility (LTF)	8.5384%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCCGS-W)	0.0992%												
SBP-Borrowing IRSWCF	2.0106%												
Islami Mashal Asaan Remunerative Current Account	0.0992%												
Islami Mashal Saving Account	11.5526%												
EBS - ISLAMI SAHULAT	0.0992%												
EBS - ISLAMI BACHAT	5.0248%												
ASAAN DIGITAL SAVING	11.5526%												
ASAN DIGITAL SAHULAT	0.0980%												
Premium Saving	5.0248%	5.0248%	6.5313%	6.5313%	7.0319%	7.2846%	7.5349%	7.7852%	8.0378%	8.2881%	10.5491%	-	-
Humsafar Saving Plan - Umrah	-												
Humsafar Saving Plan - Hajj	10.7403%												
BankIslami BISP Sahulat Account	-												
MRT-MRC	-	-	-	-	-	-	7.5349%	-	-	-	-	-	-
GENERATION Z	0.0945%												
LOCKERS SECURITY DEF	0.0992%												
<b>Profit Payment At Maturity:</b>													
30 Days	6.4286%	7.0319%	7.0319%	7.0319%	7.3330%	8.0378%	8.0378%	-	8.2881%	8.2881%	-	-	-
3 Month	6.5313%	7.1346%	7.1346%	7.1346%	7.3330%	8.3401%	-	8.3401%	-	-	-	-	-
6 Month	6.4286%	7.0319%	7.0319%	7.0319%	7.3330%	8.3401%	-	-	-	-	-	-	-
1 YEAR	7.3330%	7.5349%	7.8359%	7.9363%	8.0378%	8.3401%	9.8466%	-	-	-	-	-	-
2 YEAR	8.0862%	8.2881%	8.5904%	-	8.7923%	-	-	-	-	-	-	-	-
3 YEAR	8.4900%	8.7923%	9.0933%	9.1925%	-	-	-	-	-	-	-	-	-
5 YEAR	9.4936%	9.7958%	10.1961%	10.3979%	10.4983%	-	-	-	-	-	-	-	-
<b>Profit Payment At Maturity (FD)</b>													
30 Days	-	-	5.0248%	-	5.0248%	-	-	-	-	-	-	-	-
<b>Profit Payment Monthly (PKR)</b>													
1 YEAR	7.0673%	7.2551%	7.5349%	7.6281%	7.7214%	8.0024%	-	-	-	-	-	-	-
2 YEAR	7.5856%	7.8879%	8.1890%	10.0969%	-	-	-	-	-	-	-	-	-
3 YEAR	8.0862%	8.2881%	8.5904%	8.6895%	8.7923%	9.1925%	10.7994%	-	-	-	-	-	-
5 YEAR	8.9006%	9.1925%	9.5939%	9.7958%	9.8950%	10.2988%	-	-	-	-	-	-	-
6 YEAR	9.4936%	9.7958%	10.1961%	10.2988%	-	-	-	-	-	-	-	-	-
10 YEAR	11.8053%	11.8053%	11.8053%	-	-	-	-	-	-	-	-	-	-
<b>Profit Payment Quarterly (PKR)</b>													
1 YEAR	7.1157%	7.3058%	7.5892%	7.6825%	7.7793%	8.0626%	-	-	-	-	-	-	-
2 YEAR	7.6860%	7.8879%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	8.0862%	8.3885%	8.6895%	8.7923%	-	-	-	-	-	-	-	-	-
5 YEAR	9.0933%	9.2917%	9.6955%	9.8950%	-	-	10.3979%	-	-	-	-	-	-
<b>PRODUCT</b>	<b>0.9999999999999999</b>												
Ehad Sukuk II	17.7132%												
EHAD SUKUK (Additional Tier I)	19.3886%												

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

BankIslami

Daily Product- Islami Business Saving (PKR)

Profit Rates - December 2024

SLABS	Rates
0 – 0.99 K	7.0240%
0.10 M – 0.99 M	7.0240%
1 M – 2.49 M	7.0240%
2.50 M – 4.99 M	7.0240%
5 M – 9.99 M	7.2258%
10 M – 24.99 M	7.2258%
25 M – 49.99 M	7.2258%
50 M – 99.99 M	7.5268%
100 M – 199.99 M	-
200 M – 499.99 M	-
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%

<b>Islami Bachat :</b>	<b>Rates %</b>
USD Saving (Monthly Average)	0.9445%
GBP Saving (Monthly Average)	0.8464%
Euro Saving (Monthly Average)	2.7065%

<b>Islami Premium Savings Account (USD)</b>	<b>Rates %</b>
\$0-\$499	1.1582%
\$500-\$4999	1.1582%
\$5,000-\$9,999	1.7391%
\$10000-\$49999.99	2.8973%
\$50,000 and above	3.4770%

<b>Islami Amdani Certificate (USD):</b>	<b>Rates %</b>
30 Days - Bullet Payment	-
3 Months - Bullet Payment	1.5809%
6 Months - Bullet Payment	1.9327%
1 Year - Bullet Payment	2.2515%
1 Year - Monthly Payment	3.1204%

USD Margin Guarantee	0.2326%
Margin Account-Funded Financing	0.1700%

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