

# BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of January 2025

# BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	10.0081%
Islami Super Salana Munafa	Maturity	15.0133%
Islami Super Mahana Munafa	Monthly	14.5117%
1 Year - Islamic Regular Income Certificate	Maturity	14.0136%
1 Year - Islamic Regular Income Certificate	Monthly	13.0105%
1 Year - Term Deposit	Maturity	11.5093%
1 Year - Term Deposit	Monthly	10.0081%
1 Year - Term Certificate	Monthly	9.2569%
2 Years - Term Deposit	Monthly	11.5093%
2 Years - Term Certificate	Monthly	11.5093%
3 Years - Term Deposit	Monthly	12.0109%

**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	11.5305%												
Islami Bachat	5.0146%	5.0146%	5.0146%	5.0146%	5.0146%	5.0146%	5.0146%	5.0146%	5.0146%	-	-	9.5265%	-
	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	-	-		-
Corporate Saving	5.0146%												
	9.106%*												
Takaful Saving	5.0146%	5.0146%	6.5194%	6.5194%	6.5194%	6.5194%	6.5194%	6.5194%	6.5194%	-	6.5194%	-	-
	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	-	9.1060%*	-	-
Provident, Gratuity & Pension Fund Saving	5.0146%	5.0146%	5.0146%	5.0146%	5.0146%	6.7690%	6.7690%	6.7690%	6.7690%	6.7690%	-	-	-
	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	-	-	-
Islami Mashal Saving Account	11.5305%												
EBS - ISLAMI BACHAT	5.0146%												
	9.106%*												
ASAAN DIGITAL SAVING	11.5305%												
Premium Saving	5.0146%	5.0146%	6.5194%	6.5194%	7.0186%	7.2706%	7.5202%	7.7698%	8.0229%	8.2725%	10.5285%	-	-
	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*	9.1060%*		-	-
Humsafar Saving Plan - Umrah	-												
Humsafar Saving Plan - Hajj	10.7239%												
MRT-MRC	-	-	-	-	-	-	7.5202%	-	-	-	-	-	-
	-	-	-	-	-	-	9.1060%*	-	-	-	-	-	-
SBP INVESTMENT IRECC - Islamic Refinance Facility for Combating COVID	0.0989%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRE)	1.0020%												
SBP - Islamic Refinance Facility for Storage of Agriculture Produce (IFASAP)	2.0063%												
SBP - Modernization of SMEs	3.0083%												
SBP - Islamic Financing Scheme for Renewable (IFRE)	3.0083%												
SBP - Islamic Long Term Financing Facility (ILTF)	8.5222%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCCG-W)	0.0989%												
SBP-Borrowing IRSWCF	-												
Islami Sahulat	0.0989%												
MUTUAL FUND SAVING	0.0989%												
Islami Asaan Sahulat	0.0989%												
EBS - ISLAMI SAHULAT	0.0989%												
ASAN DIGITAL SAHULAT	0.0954%												
BankIslami BISP Sahulat Account	-												
Islami Mashal Asaan Remunerative Current Account	0.0989%												
GENERATION Z	0.0918%												
Margin	0.0989%												
LOCKERS SECURITY DEP	0.0989%												
<b>Profit Payment At Maturity:</b>													
30 Days	6.4169%	7.0186%	7.0186%	7.0186%	7.3188%	8.0229%	8.0229%	-	-	-	-	-	-
3 Month	6.5182%	7.1199%	7.1199%	7.1199%	7.3188%	8.3232%	8.3232%	8.3232%	-	-	-	-	-
6 Month	6.4169%	7.0186%	7.0186%	7.0186%	7.3188%	8.3232%	-	-	-	-	-	-	-
1 YEAR	7.3188%	7.5202%	7.8216%	7.9205%	8.0229%	8.3232%	9.8279%	-	-	-	-	-	-
2 YEAR	8.0712%	8.2725%	8.5740%	8.7753%	-	-	-	-	-	-	-	-	-
3 YEAR	8.4739%	8.7753%	9.0755%	9.1745%	-	-	-	-	-	-	-	-	-
5 YEAR	9.4759%	9.7761%	10.1764%	10.3778%	10.4779%	-	-	-	-	-	-	-	-
<b>Profit Payment At Maturity (FD)</b>													
30 Days	-	-	5.0146%	-	5.0146%	-	-	-	-	-	-	-	-
<b>Profit Payment Monthly (PKR):</b>													
1 YEAR	7.0539%	7.2411%	7.5202%	7.6132%	7.7074%	7.9864%	-	-	-	-	-	-	-
2 YEAR	7.5720%	7.8722%	8.1736%	10.0775%	-	-	-	-	-	-	-	-	-
3 YEAR	8.0712%	8.2725%	8.5740%	8.6729%	8.7753%	9.1745%	10.7761%	-	-	-	-	-	-
5 YEAR	8.9731%	9.1745%	9.5748%	9.7761%	9.8762%	10.2789%	-	-	-	-	-	-	-
10 YEAR	11.7836%	11.7836%	11.7836%	-	-	-	-	-	-	-	-	-	-
<b>Profit Payment Quarterly (PKR):</b>													
1 YEAR	7.1022%	7.2918%	7.5743%	7.6674%	7.7639%	8.0465%	-	-	-	-	-	-	-
2 YEAR	7.6709%	7.8722%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	8.0712%	8.3715%	8.6729%	8.7753%	-	-	-	-	-	-	-	-	-
5 YEAR	9.0755%	9.2745%	9.6772%	9.8762%	-	10.3778%	11.7836%	-	-	-	-	-	-
<b>PRODUCT</b>	<b>0.9999999999999999</b>												
Ehad Sukuk II	15.9222%												
EHAD SUKUK (Additional Tier I)	14.9721%												

Note:  
 Rates are declared only for products in which Depositors have made Investments.  
 Profit Sharing Ratio: Bank (Mudharib share) 50%;Customer (Rab-ul Maal share) 50%  
 \* Under SBP-IFPD Circular No. 09 of 2024, the minimum rate given to eligible depositors is 75% of the Weighted Average Gross Yield of all pools.

## BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR)

Profit Rates - January 2025

SLABS	Rates	Rates*
0 – 0.99 K	7.0284%	9.1060%
0.10 M – 0.99 M	7.0284%	9.1060%
1 M – 2.49 M	7.0284%	9.1060%
2.50 M – 4.99 M	7.0284%	9.1060%
5 M – 9.99 M	7.2303%	9.1060%
10 M – 24.99 M	7.2303%	9.1060%
25 M – 49.99 M	7.2303%	9.1060%
50 M – 99.99 M	7.5316%	9.1060%
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%

\* Under SBP-IFPD Circular No. 09 of 2024, the minimum rate given to eligible depositors is 75% of the Weighted Average Gross Yield of all pools.

<b>Islami Bachat :</b>	<b>Rates %</b>
USD Saving (Monthly Average)	0.1707%
GBP Saving (Monthly Average)	0.2400%
Euro Saving (Monthly Average)	0.2296%

<b>Islami Premium Savings Account (USD)</b>	<b>Rates %</b>
\$0-\$499	0.2108%
\$500-\$4999	0.2108%
\$5,000-\$9,999	0.3155%
\$10000-\$49999.99	0.5251%
\$50,000 and above	0.6311%

<b>Islami Amdani Certificate (USD):</b>	<b>Rates %</b>
30 Days - Bullet Payment	0.1707%
3 Months - Bullet Payment	0.2873%
6 Months - Bullet Payment	0.3509%
1 Year - Bullet Payment	0.4086%
1 Year - Monthly Payment	0.5663%

USD Margin Guarantee	0.0424%
Margin Account-Funded Financing	-

**Note:**

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

Profit Sharing Ratio: Bank (Mudarib share) 90%:Customer (Rab-ul Maal share) 10%