

# BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of February 2025

# BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1 Year - Term Deposit Mahana Munafa	Monthly	9.0077%	
Islami Super Salana Munafa	Maturity	15.0119%	No New Booking
Islami Super Mahana Munafa	Monthly	14.5114%	No New Booking
1 Year - Islamic Regular Income Certificate	Maturity	14.0121%	No New Booking
1 Year - Islamic Regular Income Certificate	Monthly	13.0096%	No New Booking
1 Year - Term Deposit	Maturity	11.5079%	No New Booking
1 Year - Term Deposit	Monthly	9.0077%	
1 Year - Term Certificate	Monthly	-	No New Booking
2 Years - Term Deposit	Monthly	11.5079%	No New Booking
2 Years - Term Certificate	Monthly	11.5079%	No New Booking
3 Years - Term Deposit	Monthly	12.0098%	No New Booking

**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	11.5109%												
Islami Bachat	5.0061%	5.0062%	5.0062%	5.0062%	5.0062%	5.0062%	5.0062%	5.0062%	5.0062%	-	-	9.5109%	-
	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	-	-		-
Corporate Saving	5.0062%												
	8.1474%*												
Takaful Saving	5.0061%	5.0062%	6.5078%	6.5078%	6.5078%	6.5078%	6.5078%	6.5078%	-	-	6.5078%	-	-
	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	-	-	8.1474%*	-	-
Provident, Gratuity & Pension Fund Saving	5.0062%	5.0062%	5.0062%	5.0062%	5.0062%	6.7570%	6.7570%	6.7570%	6.7570%	-	-	-	-
	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	-	-	-	-
Islami Mashal Saving Account	11.5110%												
EBS - ISLAMI BACHAT	5.0061%												
	8.1474%*												
ASAAN DIGITAL SAVING	11.5109%												
Premium Saving	5.0062%	5.0062%	6.5078%	6.5078%	7.0063%	7.2586%	7.5078%	7.7571%	8.0093%	8.2586%	10.5109%	-	-
	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*	8.1474%*		-	-
Humsafar Saving Plan - Umrah	-												
Humsafar Saving Plan - Hajj	10.6839%												
MRT-MRC	-	-	-	-	-	-	7.5078%	-	-	-	-	-	-
	-	-	-	-	-	-	8.1474%*	-	-	-	-	-	-
SBP INVESTMENT IRECC - Islamic Refinance Facility for Combating COVID	0.0991%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRE)	1.0000%												
SBP - Islami Refinance Facility for Storage of Agriculture Produce (IFASAP)	2.0031%												
SBP - Modernization of SMEs	3.0031%												
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0031%												
SBP - Islami Long Term Financing Facility (ILTF)	8.5079%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCCG-W)	0.0991%												
SBP-Borrowing IRSWCF	-												
Islami Sahulat	0.0991%												
MUTUAL FUND SAVING	0.0991%												
Islami Asaan Sahulat	0.0990%												
EBS - ISLAMI SAHULAT	0.0989%												
ASAN DIGITAL SAHULAT	0.0967%												
BankIslami BSP Sahulat Account	-												
Islami Mashal Asaan Remunerative Current Account	0.0989%												
GENERATION Z	0.0920%												
Margin	0.0991%												
LOCKERS SECURITY DEP	0.0991%												
<b>Profit Payment At Maturity:</b>													
30 Days	6.4056%	7.0063%	7.0063%	7.0063%	7.3066%	8.0093%	8.0093%	-	-	-	-	-	-
3 Month	6.5078%	7.1084%	7.1084%	7.1084%	7.3066%	8.3096%	8.3096%	-	-	-	-	-	-
6 Month	6.4057%	7.0063%	7.0063%	7.0063%	7.3066%	8.3096%	8.3096%	-	-	-	-	-	-
1 YEAR	7.3066%	7.5078%	7.8081%	7.9072%	8.0093%	8.3096%	9.8112%	-	-	-	-	-	-
2 YEAR	8.0573%	8.2586%	8.5589%	8.7601%	-	-	-	-	-	-	-	-	-
3 YEAR	8.4598%	8.7601%	9.0604%	9.1595%	-	-	-	-	-	-	-	-	-
5 YEAR	9.4598%	9.7602%	10.1596%	10.3608%	10.4599%	-	-	-	-	-	-	-	-
<b>Profit Payment At Maturity (FD)</b>													
30 Days	-	-	5.0062%	-	5.0062%	-	-	-	-	-	-	-	-
<b>Profit Payment Monthly (PKR):</b>													
1 YEAR	7.0423%	7.2285%	7.5078%	7.6009%	7.6940%	7.9733%	-	-	-	-	-	-	-
2 YEAR	7.5589%	7.8592%	8.1595%	8.2586%	8.6580%	10.0605%	-	-	-	-	-	-	-
3 YEAR	8.0573%	8.2586%	8.5589%	8.6580%	-	-	-	-	-	-	-	-	-
5 YEAR	8.9583%	9.1595%	9.5589%	9.7602%	-	-	-	-	-	-	-	-	-
6 YEAR	9.4598%	9.7601%	10.1596%	10.2617%	-	-	-	-	-	-	-	-	-
10 YEAR	11.7632%	11.7632%	11.7632%	-	-	-	-	-	-	-	-	-	-
<b>Profit Payment Quarterly (PKR):</b>													
1 YEAR	7.0903%	7.2796%	7.5619%	7.6550%	7.7511%	8.0334%	-	-	-	-	-	-	-
2 YEAR	7.6580%	7.8592%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	8.0573%	8.7601%	8.3577%	8.6580%	-	-	-	-	-	-	-	-	-
5 YEAR	9.0604%	9.2586%	9.6611%	9.8593%	-	-	10.3608%	-	-	-	-	-	-
<b>PRODUCT</b>	<b>0.9999999999999999</b>												
Ehad Sukuk II	14.9255%												
EHAD SUKUK (Additional Tier I)	14.9466%												

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 - February 2025

SLABS	Rates	Rates*
0 – 0.99 K	7.0072%	8.1474%*
0.10 M – 0.99 M	7.0072%	8.1474%*
1 M – 2.49 M	7.0072%	8.1474%*
2.50 M – 4.99 M	7.0072%	8.1474%*
5 M – 9.99 M	7.2085%	8.1474%*
10 M – 24.99 M	7.2085%	8.1474%*
25 M – 49.99 M	7.2085%	8.1474%*
50 M – 99.99 M	7.5088%	8.1474%*
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)	0.1670%
GBP Saving (Monthly Average)	0.2402%
Euro Saving (Monthly Average)	0.4896%

<b>Islami Premium Savings Account (USD)</b>	<b>Rates %</b>
\$0-\$499	0.2050%
\$500-\$4999	0.2050%
\$5,000-\$9,999	0.3080%
\$10000-\$49999.99	0.5130%
\$50,000 and above	0.6160%

<b>Islami Amdani Certificate (USD):</b>	<b>Rates %</b>
30 Days - Bullet Payment	0.1670%
3 Months - Bullet Payment	0.2800%
6 Months - Bullet Payment	0.3430%
1 Year - Bullet Payment	0.3990%
1 Year - Monthly Payment	0.5530%

USD Margin Guarantee	0.0410%
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%