

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of April 2025

BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1 Year - Term Deposit Mahana Munafa	Monthly	9.0094%	
Islami Super Salana Munafa	Maturity	15.0149%	No New Booking
Islami Super Mahana Munafa	Monthly	14.5136%	No New Booking
1 Year - Islamic Regular Income Certificate	Maturity	14.0148%	No New Booking
1 Year - Islamic Regular Income Certificate	Monthly	13.0123%	No New Booking
1 Year - Term Deposit	Maturity	11.5109%	No New Booking
1 Year - Term Deposit	Monthly	9.0094%	
1 Year - Term Certificate	Monthly	-	No New Booking
2 Years - Term Deposit	Monthly	11.5109%	No New Booking
2 Years - Term Certificate	Monthly	11.5109%	No New Booking
3 Years - Term Deposit	Monthly	12.0122%	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	11.5097%												
Islami Bachat	5.0057%	5.0057%	5.0057%	5.0057%	5.0057%	5.0057%	5.0057%	5.0057%	-	-	-	-	6.2548%
	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	-	-
Corporate Saving	5.0057%	-	-	-	-	-	-	-	-	-	-	-	-
	7.9484%*	7.9484%*	7.9484%*	7.9484%*	-	7.9484%*	-	-	-	-	-	-	-
Takaful Saving	-	-	-	-	-	-	-	-	-	-	-	-	-
	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	-	7.9484%*	7.9484%*	7.9484%*	-	-
Provident, Gratuity & Pension Fund Saving	5.0057%	5.0057%	-	5.0057%	-	6.7563%	-	-	6.7563%	-	-	-	-
	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	-	-	-	-
Islami Mashal Saving Account	11.5097%												
EBS - ISLAMI BACHAT	-												
	7.9484%*												
ASAAAN DIGITAL SAVING	11.5097%												
Premium Saving	5.0057%	-	6.5071%	6.5071%	-	7.2578%	7.5070%	-	-	-	-	-	-
	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	7.9484%*	-	-
Humsafar Saving Plan – Umrah	-												
Humsafar Saving Plan – Hajj	-												
MRT-MRC	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	7.9484%*	-	-	-	-	-	-
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0991%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRE)	0.9999%												
SBP - Islami Refinance Facility for Storage of Agriculture Produce (IFSAP)	2.0029%												
SBP - Modernization of SMEs	3.0028%												
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0028%												
SBP - Islami Long Term Financing Facility (ILTF)	8.5069%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCGS-WI)	0.0991%												
SBP-Borrowing IRSWCF	-												
Islami Sahulat	0.0991%												
MUTUAL FUND SAVING	0.0991%												
Islami Asaan Sahulat	0.0991%												
EBS - ISLAMI SAHULAT	0.0991%												
ASAN DIGITAL SAHULAT	0.0991%												
BankIslami BISP Sahulat Account	-												
Islami Mashal Asaan Remunerative Current Account	0.0991%												
GENERATION Z	0.0991%												
Margin	0.0991%												
LOCKERS SECURITY DEP	0.0991%												
Profit Payment At Maturity:													
30 Days	6.4050%	7.0055%	7.0055%	7.0055%	7.3058%	8.0085%	8.0085%	-	-	-	-	-	-
3 Month	6.5071%	7.1076%	7.1076%	7.1076%	7.3058%	8.3087%	-	-	-	-	-	-	-
6 Month	6.4050%	7.0055%	7.0055%	7.0055%	7.3058%	8.3087%	8.3087%	-	-	-	-	-	-
1 YEAR	7.3058%	7.5070%	7.8073%	7.9064%	8.0085%	8.3087%	9.8101%	9.8101%	-	-	-	-	-
2 YEAR	8.0565%	8.2577%	8.5580%	-	8.7592%	-	-	-	-	-	-	-	-
3 YEAR	8.4589%	8.7592%	9.0594%	9.1585%	-	-	-	-	-	-	-	-	-
5 YEAR	9.4588%	9.7591%	10.1585%	10.3596%	10.4587%	-	-	-	-	-	-	-	-
Profit Payment At Maturity (FD)													
30 Days	-	-	5.0057%	-	5.0057%	-	-	-	-	-	-	-	-
Profit Payment Monthly (PKR):													
1 YEAR	7.0416%	7.2277%	7.5070%	7.6001%	7.6932%	7.9724%	-	-	-	-	-	-	-
2 YEAR	7.5580%	7.8583%	8.1586%	8.2577%	-	8.6571%	10.0594%	-	-	-	-	-	-
3 YEAR	8.0565%	8.2577%	8.5580%	8.6571%	8.7592%	9.1585%	-	-	-	-	-	-	-
5 YEAR	8.9573%	9.1585%	9.5579%	9.7591%	9.8582%	10.2605%	-	-	-	-	-	-	-
6 YEAR	9.4588%	9.7591%	10.1585%	10.2605%	-	-	-	-	-	-	-	-	-
10 YEAR	11.7619%	11.7619%	11.7619%	-	-	-	-	-	-	-	-	-	-
Profit Payment Quarterly (PKR):													
1 YEAR	7.0896%	7.2788%	7.5610%	7.6541%	7.7502%	8.0325%	-	-	-	-	-	-	-
2 YEAR	7.6571%	7.8583%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	8.0565%	8.3568%	8.6571%	8.7592%	-	-	-	-	-	-	-	-	-
5 YEAR	9.0594%	9.2576%	9.6600%	9.8582%	9.9603%	10.3596%	11.7619%	-	-	-	-	-	-
PRODUCT													
Ehad Sukuk II	14.8248%												
EHAD SUKUK (Additional Tier I)	14.8128%												

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.

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Daily Product- Islami Business Saving (PKR)

Profit Rates - April 2025

SLABS	Rates	Rates*
0 – 0.99 K	7.0051%	7.9484%*
0.10 M – 0.99 M	7.0051%	7.9484%*
1 M – 2.49 M	7.0051%	7.9484%*
2.50 M – 4.99 M	7.0051%	7.9484%*
5 M – 9.99 M	-	7.9484%*
10 M – 24.99 M	-	7.9484%*
25 M – 49.99 M	-	7.9484%*
50 M – 99.99 M	-	7.9484%*
100 M – 199.99 M	8.7041%	-
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.

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FCY Pools Profit Rates For the Month of April 2025

BankIslami

Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.1898%
GBP Saving (Monthly Average)	0.2967%
Euro Saving (Monthly Average)	0.2130%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.2324%
\$500-\$4999	0.2324%
\$5,000-\$9,999	0.3492%
\$10000-\$49999.99	0.5816%
\$50,000 and above	0.6984%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.1898%
3 Months - Bullet Payment	0.3176%
6 Months - Bullet Payment	0.3881%
1 Year - Bullet Payment	0.4526%
1 Year - Monthly Payment	0.6266%

USD Margin Guarantee	0.0462%
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%