

## BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of May 2025

# BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1 Year - Term Deposit Mahana Munafa	Monthly	9.0061%	
Islami Super Salana Munafa	Maturity	15.0109%	No New Booking
Islami Super Mahana Munafa	Monthly	14.5093%	No New Booking
1 Year - Islamic Regular Income Certificate	Maturity	14.0113%	No New Booking
1 Year - Islamic Regular Income Certificate	Monthly	13.0081%	No New Booking
1 Year - Term Deposit	Maturity	11.5069%	No New Booking
1 Year - Term Deposit	Monthly	9.0061%	No New Booking
1 Year - Term Certificate	Monthly	-	No New Booking
2 Years - Term Deposit	Monthly	11.5069%	No New Booking
2 Years - Term Certificate	Monthly	11.5069%	No New Booking
3 Years - Term Deposit	Monthly	12.0085%	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%

**BankIslami Pakistan Limited**

TDR Pool Profit Rates For the Month of May 2025



PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1 Year - Term Deposit	Maturity	10.0210%	

**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	-	-	-	-	-	-	-	-	-	-	-	-	-
	7.4201%*	7.4201%*	7.4201%*	-	-	-	-	-	-	-	-	-	-
Islami Bachat	5.0051%	5.0051%	5.0051%	5.0051%	5.0051%	5.0051%	5.0051%	-	5.0051%	-	-	-	-
	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	-	-
Corporate Saving	5.0051%	-	-	-	-	-	-	-	-	-	-	-	-
	7.4201%*	7.4201%*	-	7.4201%*	-	7.4201%*	-	-	-	-	-	-	-
Takaful Saving	-	-	-	-	-	-	-	-	-	-	-	-	-
	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	-	7.4201%*	7.4201%*	7.4201%*	-	7.4201%*
Provident, Gratuity & Pension Fund Saving	5.0051%	5.0051%	-	5.0051%	-	6.7556%	-	6.7556%	-	-	-	-	-
	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	-	-	-	-
Islami Mashal Saving Account	-												
	7.4201%*												
EBS - ISLAMI BACHAT	-												
	7.4201%*												
ASAAN DIGITAL SAVING	-												
	7.4201%*												
Premium Saving	5.0051%	-	6.5064%	6.5064%	-	7.2570%	7.5055%	7.5055%	7.5055%	7.5055%	7.5055%	-	-
	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	7.4201%*	-	-	-	-	-	-	-
Humsafar Saving Plan – Umrah	-												
Humsafar Saving Plan – Hajj	-												
MRT-MRC	-	-	-	-	-	-	7.5055%	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0991%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRF)	0.9998%												
SBP - Islami Refinance Facility for Storage of Agriculture Produce (IFFSAP)	2.0027%												
SBP - Modernization of SMEs	3.0025%												
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0025%												
SBP - Islami Long Term Financing Facility (LITFF)	8.5060%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCCS-WF)	0.0991%												
SBP-Borrowing IRSWCF	2.0027%												
Islami Sahulat	0.0991%												
MUTUAL FUND SAVING	0.0991%												
Islami Asaan Sahulat	0.1469%												
EBS - ISLAMI SAHULAT	0.1469%												
ASAN DIGITAL SAHULAT	0.1466%												
BankIslami BISP Sahulat Account	-												
Islami Mashal Asaan Remunerative Current Account	0.0991%												
GENERATION Z	0.1460%												
Margin	0.0991%												
LOCKERS SECURITY DEP	0.0991%												
Profit Payment At Maturity:													
30 Days	6.4045%	7.0050%	7.0050%	7.0050%	7.3052%	8.0078%	8.0078%	8.2571%	-	-	-	-	-
3 Month	6.5066%	7.1071%	7.1071%	7.1071%	7.3052%	8.3081%	-	-	-	-	-	-	-
6 Month	6.4045%	7.0050%	7.0050%	7.0050%	7.3052%	8.3081%	8.3081%	-	-	-	-	-	-
1 YEAR	7.3052%	7.5064%	7.8067%	7.9058%	8.0078%	8.3081%	9.8094%	9.8094%	-	-	-	-	-
2 YEAR	8.0559%	8.2571%	8.5573%	-	8.7585%	-	-	-	-	-	-	-	-
3 YEAR	8.4582%	8.7585%	9.0587%	9.1578%	-	-	-	-	-	-	-	-	-
5 YEAR	9.4581%	9.7583%	10.1577%	10.3589%	10.4579%	-	-	-	-	-	-	-	-
Profit Payment At Maturity (FD)													
30 Days	-	-	5.0053%	-	5.0053%	-	-	-	-	-	-	-	-
Profit Payment Monthly (PKR):													
1 YEAR	7.0740%	7.2602%	7.5394%	7.6355%	7.7286%	8.0078%	9.3950%	-	-	-	-	-	-
2 YEAR	7.5575%	7.8577%	8.1580%	8.2571%	-	8.6564%	10.0586%	-	-	-	-	-	-
3 YEAR	8.0559%	8.2571%	8.5573%	8.6564%	8.7585%	9.1578%	-	-	-	-	-	-	-
5 YEAR	8.9567%	9.1578%	9.5572%	9.7583%	9.8574%	10.2598%	-	-	-	-	-	-	-
6 YEAR	9.4581%	9.7583%	10.1577%	10.2598%	-	-	-	-	-	-	-	-	-
10 YEAR	11.7611%	11.7611%	11.7611%	-	-	-	-	-	-	-	-	-	-
Profit Payment Quarterly (PKR):													
1 YEAR	7.1131%	7.3052%	7.5875%	7.6836%	7.7766%	8.0589%	-	-	-	-	-	-	-
2 YEAR	7.6565%	7.8577%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	8.0559%	8.3561%	8.6564%	8.7585%	-	-	-	-	-	-	-	-	-
5 YEAR	9.0587%	9.2569%	9.6593%	9.8574%	9.9595%	10.3589%	11.7611%	-	-	-	-	-	-
PRODUCT													
Ehad Sukuk II	14.8417%												
EHAD SUKUK (Additional Tier I)	14.8117%												

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.

## BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR)

Profit Rates - May 2025

SLABS	Rates	Rates*
0 – 0.99 K	7.0025%	7.4180*%
0.10 M – 0.99 M	7.0025%	7.4180*%
1 M – 2.49 M	7.0025%	7.4180*%
2.50 M – 4.99 M	7.0025%	7.4180*%
5 M – 9.99 M	-	7.4180*%
10 M – 24.99 M	-	7.4180*%
25 M – 49.99 M	-	7.4180*%
50 M – 99.99 M	7.5017%	
100 M – 199.99 M	8.7020%	-
200 M – 499.99 M	9.0045%	-
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.

## BankIslami Pakistan Limited

FCY Pools Profit Rates For the Month of May 2025

# BankIslami

Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.2496%
GBP Saving (Monthly Average)	0.6420%
Euro Saving (Monthly Average)	0.4355%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.3061%
\$500-\$4999	0.3061%
\$5,000-\$9,999	0.4592%
\$10000-\$49999.99	0.7653%
\$50,000 and above	0.9184%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.2484%
3 Months - Bullet Payment	0.4180%
6 Months - Bullet Payment	0.5098%
1 Year - Bullet Payment	0.5946%
1 Year - Monthly Payment	0.8242%

USD Margin Guarantee	0.0612%
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%