

Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on October 31, 2023**

Product	Term	Monthly WROR*	Customer's ISR	Actual Rate of Return
Mudaraba Term Deposit (MTDR)	3 Months	10.93	70%	7.65
	4-5 Months	10.93	70%	7.65
	6-11 Months	10.93	72.5%	7.92
	12 Months	10.93	75%	8.20
	24 Months	10.93	75%	8.20
	36 Months	10.93	75%	8.20
	60 Months	10.93	75%	8.20
Mudaraba Day Wise Deposit (MDWD)	90 days	10.93	70%	7.65
	180 days	10.93	72.5%	7.92
	360 days	10.93	75%	8.20
Mudaraba Monthly Income Deposit (MMID)	6 Months	10.93	72.5%	7.92
	12 Months	10.93	75%	8.20
	24 Months	10.93	75%	8.20
	36 Months	10.93	75%	8.20
Mudaraba Quarterly Income Deposit (MQID)	6 Months	10.93	72.5%	7.92
	12 Months	10.93	75%	8.20
	24 Months	10.93	75%	8.20
	36 Months	10.93	75%	8.20
Mudaraba Easy Deposit (MED)	12 Months	10.93	70%	7.65
Mudaraba Monthly DPS (MMDPS)	24 Months	10.93	72.5%	7.92
	36-84 Months	10.93	75%	8.20

* WROR = Weighted Average Rate of Return on Investment against Mudaraba Deposits.