

**Islamic Financing Division (IFD)**

**Actual Profit Rate for Mudaraba Deposit Products as per ISR  
as on November 30, 2023**

Product	Term	Monthly WROR*	Customer's ISR (Individual)	Actual Rate of Return	Customer's ISR (Corporate)	Actual Rate of Return
Mudaraba Term Deposit (MTDR)	3 Months	10.38	75.00%	7.79	70.00%	7.27
	4-5 Months	10.38	75.00%	7.79	70.00%	7.27
	6-11 Months	10.38	77.50%	8.04	72.50%	7.53
	12 Months	10.38	80.00%	8.30	75.00%	7.79
	24 Months	10.38	80.00%	8.30	75.00%	7.79
	36 Months	10.38	80.00%	8.30	75.00%	7.79
	60 Months	10.38	80.00%	8.30	75.00%	7.79
Mudaraba Day Wise Deposit (MDWD)	90 days	10.38	75.00%	7.79	70.00%	7.27
	180 days	10.38	77.50%	8.04	72.50%	7.53
	360 days	10.38	80.00%	8.30	75.00%	7.79
Mudaraba Monthly Income Deposit (MMID)	6 Months	10.38	77.50%	8.04	72.50%	7.53
	12 Months	10.38	80.00%	8.30	75.00%	7.79
	24 Months	10.38	80.00%	8.30	75.00%	7.79
	36 Months	10.38	80.00%	8.30	75.00%	7.79
Mudaraba Quarterly Income Deposit (MQID)	6 Months	10.38	77.50%	8.04	72.50%	7.53
	12 Months	10.38	80.00%	8.30	75.00%	7.79
	24 Months	10.38	80.00%	8.30	75.00%	7.79
	36 Months	10.38	80.00%	8.30	75.00%	7.79
Mudaraba Easy Deposit (MED)	12 Months	10.38	75.00%	7.79	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	10.38	80.00%	8.30	N/A	N/A
	36-84 Months	10.38	80.00%	8.30	N/A	N/A

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

