

Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on June 30, 2024**

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	12.39	80.00%	9.91	80.00%	9.91
	4-5 Months	12.39	82.50%	10.22	82.50%	10.22
	6-11 Months	12.39	82.50%	10.22	82.50%	10.22
	12 Months	12.39	85.00%	10.53	85.00%	10.53
	24 Months	12.39	80.00%	9.91	80.00%	9.91
	36 Months	12.39	80.00%	9.91	80.00%	9.91
	60 Months	12.39	80.00%	9.91	80.00%	9.91
Mudaraba Day Wise Deposit (MDWD)	90 days	12.39	80.00%	9.91	80.00%	9.91
	180 days	12.39	82.50%	10.22	82.50%	10.22
	360 days	12.39	85.00%	10.53	85.00%	10.53
Mudaraba Monthly Income Deposit (MMID)	3 Months	12.39	80.00%	9.91	N/A	N/A
	6 Months	12.39	82.50%	10.22	N/A	N/A
	12 Months	12.39	85.00%	10.53	N/A	N/A
	24 Months	12.39	80.00%	9.91	N/A	N/A
	36 Months	12.39	80.00%	9.91	N/A	N/A
Mudaraba Quarterly Income Deposit (MQID)	6 Months	12.39	82.50%	10.22	N/A	N/A
	12 Months	12.39	85.00%	10.53	N/A	N/A
	24 Months	12.39	80.00%	9.91	N/A	N/A
	36 Months	12.39	80.00%	9.91	N/A	N/A
Mudaraba Easy Deposit (MED)	12 Months	12.39	75.00%	9.29	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	12.39	80.00%	9.91	N/A	N/A
	36-84 Months	12.39	80.00%	9.91	N/A	N/A

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

