

Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on July 31, 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	12.51	80.00%	10.01	80.00%	10.01
	4-5 Months	12.51	82.50%	10.32	82.50%	10.32
	6-11 Months	12.51	82.50%	10.32	82.50%	10.32
	12 Months	12.51	85.00%	10.63	85.00%	10.63
	24 Months	12.51	80.00%	10.01	80.00%	10.01
	36 Months	12.51	80.00%	10.01	80.00%	10.01
	60 Months	12.51	80.00%	10.01	80.00%	10.01
Mudaraba Day Wise Deposit (MDWD)	90 days	12.51	80.00%	10.01	80.00%	10.01
	180 days	12.51	82.50%	10.32	82.50%	10.32
	360 days	12.51	85.00%	10.63	85.00%	10.63
Mudaraba Monthly Income Deposit (MMID)	3 Months	12.51	80.00%	10.01	N/A	N/A
	6 Months	12.51	82.50%	10.32	N/A	N/A
	12 Months	12.51	85.00%	10.63	N/A	N/A
	24 Months	12.51	80.00%	10.01	N/A	N/A
	36 Months	12.51	80.00%	10.01	N/A	N/A
Mudaraba Quarterly Income Deposit (MQID)	6 Months	12.51	82.50%	10.32	N/A	N/A
	12 Months	12.51	85.00%	10.63	N/A	N/A
	24 Months	12.51	80.00%	10.01	N/A	N/A
	36 Months	12.51	80.00%	10.01	N/A	N/A
Mudaraba Easy Deposit (MED)	12 Months	12.51	75.00%	9.38	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	12.51	80.00%	10.01	N/A	N/A
	36-84 Months	12.51	80.00%	10.01	N/A	N/A

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

