

Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on October 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	13.34	76.00%	10.14	76.00%	10.14
	4-5 Months	13.34	76.00%	10.14	76.00%	10.14
	6-11 Months	13.34	78.00%	10.41	78.00%	10.41
	12 Months	13.34	80.00%	10.67	80.00%	10.67
	24 Months	13.34	80.00%	10.67	80.00%	10.67
	36 Months	13.34	80.00%	10.67	80.00%	10.67
	60 Months	13.34	80.00%	10.67	80.00%	10.67
Mudaraba Day Wise Deposit (MDWD)	90 days	13.34	76.00%	10.14	76.00%	10.14
	180 days	13.34	78.00%	10.41	78.00%	10.41
	360 days	13.34	80.00%	10.67	80.00%	10.67
Mudaraba Monthly Income Deposit (MMID)	3 Months	13.34	76.00%	10.14	N/A	N/A
	6 Months	13.34	78.00%	10.41	N/A	N/A
	12 Months	13.34	80.00%	10.67	N/A	N/A
	24 Months	13.34	80.00%	10.67	N/A	N/A
	36 Months	13.34	80.00%	10.67	N/A	N/A
Mudaraba Quarterly Income Deposit (MQID)	6 Months	13.34	78.00%	10.41	N/A	N/A
	12 Months	13.34	80.00%	10.67	N/A	N/A
	24 Months	13.34	80.00%	10.67	N/A	N/A
	36 Months	13.34	80.00%	10.67	N/A	N/A
Mudaraba Easy Deposit (MED)	12 Months	13.34	76.00%	10.14	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	13.34	76.00%	10.14	N/A	N/A
	36-84 Months	13.34	78.00%	10.41	N/A	N/A

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

