

## Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR  
as on April 30, 2026**

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	12.88	73.00%	9.40	73.00%	9.40
	4-5 Months	12.88	73.00%	9.40	73.00%	9.40
	6-11 Months	12.88	74.00%	9.53	74.00%	9.53
	12 Months	12.88	75.00%	9.66	75.00%	9.66
	24 Months	12.88	75.00%	9.66	75.00%	9.66
	36 Months	12.88	75.00%	9.66	75.00%	9.66
Mudaraba Day Wise Deposit (MDWD)	90 days	12.88	73.00%	9.40	73.00%	9.40
	180 days	12.88	74.00%	9.53	74.00%	9.53
	360 days	12.88	75.00%	9.66	75.00%	9.66
Mudaraba Monthly Income Deposit (MMID)	3 Months	12.88	73.00%	9.40	N/A	N/A
	6 Months	12.88	74.00%	9.53	N/A	N/A
	12 Months	12.88	75.00%	9.66	N/A	N/A
	24 Months	12.88	75.00%	9.66	N/A	N/A
	36 Months	12.88	75.00%	9.66	N/A	N/A
Mudaraba Quarterly Income Deposit (MQID)	6 Months	12.88	74.00%	9.53	N/A	N/A
	12 Months	12.88	75.00%	9.66	N/A	N/A
	24 Months	12.88	75.00%	9.66	N/A	N/A
	36 Months	12.88	75.00%	9.66	N/A	N/A
Mudaraba Easy Deposit (MED)	12 Months	12.88	75.00%	9.66	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	12.88	73.00%	9.40	N/A	N/A
	36-84 Months	12.88	73.00%	9.40	N/A	N/A
Mudaraba Hajj Deposit (MHD)	24 Months	12.88	75.00%	9.66	N/A	N/A
	36-84 Months	12.88	75.00%	9.66	N/A	N/A

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



T. Ahmed  
04/05/26