

Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on January 31, 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	13.10	73.00%	9.56	73.00%	9.56
	4-5 Months	13.10	73.00%	9.56	73.00%	9.56
	6-11 Months	13.10	74.00%	9.69	74.00%	9.69
	12 Months	13.10	75.00%	9.83	75.00%	9.83
	24 Months	13.10	75.00%	9.83	75.00%	9.83
	36 Months	13.10	75.00%	9.83	75.00%	9.83
Mudaraba Day Wise Deposit (MDWD)	90 days	13.10	73.00%	9.56	73.00%	9.56
	180 days	13.10	74.00%	9.69	74.00%	9.69
	360 days	13.10	75.00%	9.83	75.00%	9.83
Mudaraba Monthly Income Deposit (MMID)	3 Months	13.10	73.00%	9.56	N/A	N/A
	6 Months	13.10	74.00%	9.69	N/A	N/A
	12 Months	13.10	75.00%	9.83	N/A	N/A
	24 Months	13.10	75.00%	9.83	N/A	N/A
	36 Months	13.10	75.00%	9.83	N/A	N/A
Mudaraba Quarterly Income Deposit (MQID)	6 Months	13.10	74.00%	9.69	N/A	N/A
	12 Months	13.10	75.00%	9.83	N/A	N/A
	24 Months	13.10	75.00%	9.83	N/A	N/A
	36 Months	13.10	75.00%	9.83	N/A	N/A
Mudaraba Easy Deposit (MED)	12 Months	13.10	75.00%	9.83	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	13.10	73.00%	9.56	N/A	N/A
	36-84 Months	13.10	73.00%	9.56	N/A	N/A
Mudaraba Hajj Deposit (MHD)	24 Months	13.10	75.00%	9.83	N/A	N/A
	36-84 Months	13.10	75.00%	9.83	N/A	N/A

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



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