

ISLAMIC BANKING DEPOSITS
PROFIT RATES FOR THE MONTH OF MARCH 2022

Islamic Banking Deposits	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21	Sep-21	Aug-21	Jul-21	Jun-21	May-21	Apr-21	Mar-21	Feb-21	Jan-21	Dec-20	Nov-20	Oct-20	Sep-20	Aug-20	Jul-20	Jun-20	May-20	Apr-20
Up to 499.9k	4.00%	4.00%	3.25%	3.10%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.30%	3.75%	4.00%	4.75%
500k – 2.49m	4.20%	4.20%	3.45%	3.30%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.52%	4.00%	4.25%	5.00%
2.5m – 9.99 m	4.40%	4.40%	3.65%	3.50%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.74%	4.25%	4.50%	5.25%
10m – 24.99m	4.40%	4.40%	3.65%	3.50%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.65%	4.15%	4.45%	5.35%
25m – 49.99m	4.50%	4.50%	3.75%	3.60%	3.50%	3.50%	3.50%	3.50%	0.00%	3.50%	3.50%	3.50%	3.50%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	0.00%	0.00%	0.00%	0.00%	0.00%
50m – 74.99m	4.55%	4.55%	0.00%	0.00%	0.00%	0.00%	0.00%	3.55%	3.55%	3.55%	3.55%	0.00%	0.00%	0.00%	0.00%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%
75m – 99.99m	0.00%	4.60%	0.00%	0.00%	0.00%	0.00%	0.00%	3.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.80%	3.80%	4.44%	5.05%	0.00%
100m – 199.99m	8.00%	9.00%	9.75%	0.00%	0.00%	5.75%	5.75%	5.75%	5.75%	0.00%	0.00%	0.00%	5.00%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.00%	8.00%	10.25%
200m – 499.99m	8.00%	9.00%	9.75%	6.35%	0.00%	5.75%	5.75%	5.75%	5.75%	5.75%	5.00%	5.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
500m – & above	8.00%	9.00%	9.75%	6.35%	6.35%	5.75%	5.75%	5.75%	5.75%	5.75%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.90%	4.90%	4.80%	5.00%	5.72%	5.50%	8.15%	10.15%
Allied Islamic Institutions Account																								
0 – 9.9m	4.00%	4.00%	3.25%	3.10%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.30%	3.75%	4.00%	4.75%
10m – 49.99 m	4.20%	4.20%	3.45%	3.30%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.52%	4.00%	4.30%	5.20%
50m – 99.99m	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.75%	0.00%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.95%	4.09%	5.00%	6.05%
100m – 199.99m	6.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.30%	0.00%	5.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.50%	-	-	-	-	-
200m – 299.99m	6.30%	6.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.30%	0.00%	0.00%	5.30%	0.00%	0.00%	0.00%	0.00%	0.00%	5.50%	0.00%	0.00%	0.00%	8.00%	0.00%
300m – 499.99m	0.00%	6.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.30%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500m – 999.9m	10.25%	11.75%	11.15%	9.25%	7.10%	7.35%	7.00%	7.00%	7.00%	6.90%	7.10%	6.70%	6.70%	6.50%	6.95%	6.30%	6.30%	6.50%	6.50%	6.50%	6.60%	7.50%	8.50%	10.25%
1.0 b & above	10.25%	11.75%	11.15%	9.25%	7.10%	7.35%	7.00%	7.00%	7.00%	6.90%	7.10%	6.70%	6.70%	6.50%	6.95%	6.30%	6.30%	6.50%	6.50%	6.50%	6.60%	7.50%	8.50%	10.25%
SBP Deposit - (IFRE) - Category I	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.08%	-	-	-
SBP Deposit - (IFRE) - Category II	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-
SBP Deposit - (IFRE) - Category III	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-
SBP Refinance against Salaries & Wages-Active Tax Payer	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	-	-	-	-
SBP Refinance against Salaries & Wages-Corp - Non Active Tax Payer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SBP Refinance against Salaries & Wages-SME - Non Active Tax Payer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SBP Refinance Facility for Storage of Agricultural Produce	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allied Aitbar Notice Period Certificates - 7 - 29 Days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allied Aitbar Notice Period Certificates - 30 Days & above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allied Islamic Investment Certificates																								
1 Month	5.70%	5.70%	5.65%	5.00%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	5.00%	5.28%	6.00%	6.00%	6.00%
3 Months	5.80%	5.80%	5.75%	5.10%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.25%	5.72%	6.50%	6.50%	6.50%
6 Months	5.90%	5.90%	5.85%	5.20%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.40%	6.16%	7.00%	7.00%	7.00%
1 Years - Monthly Profit Payment	6.80%	6.80%	6.75%	6.10%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.75%	5.40%	5.40%	5.60%	6.16%	7.00%	7.00%	7.00%
1 Years - Quarterly Profit Payment	6.90%	6.90%	6.85%	6.20%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	5.85%	5.45%	5.45%	5.65%	6.38%	7.25%	7.25%	7.25%
1 Years - Six Monthly Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 Years - Maturity Profit Payment	7.10%	7.10%	7.05%	6.40%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.05%	5.55%	5.55%	5.75%	6.68%	7.75%	7.75%	8.50%
2 Years - Monthly Profit Payment	6.60%	6.60%	6.55%	5.90%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.45%	5.45%	5.65%	6.16%	7.00%	7.25%	7.50%
2 Years - Quarterly Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Years - Six Monthly Profit Payment	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.00%	6.00%	6.00%	5.55%	5.55%	5.75%	6.51%	7.50%	7.75%	8.00%
2 Years - Maturity Profit Payment	6.90%	6.90%	6.85%	6.20%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	5.60%	5.60%	5.80%	6.68%	7.75%	8.00%	8.50%
3 Years - Monthly Profit Payment	6.65%	6.65%	6.60%	5.95%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.50%	5.50%	5.70%	6.38%	7.25%	-	-
3 Years - Quarterly Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Years - Six Monthly Profit Payment	6.85%	6.85%	6.80%	6.15%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	5.60%	5.60%	5.80%	6.73%	7.75%	8.00%	8.75%

