

ISLAMIC BANKING DEPOSITS
PROFIT RATES FOR THE MONTH OF JANUARY 2024

Islamic Banking Deposits	اسلامک بینکنگ ڈپازٹ	Jan-24	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22		
		24-جنوری	23-دسمبر	23-نومبر	23-اکتوبر	23-ستمبر	23-اگست	23-جولائی	23-جون	23-مئی	23-اپریل	23-مارچ	23-فروری	23-جانیوری	22-دسمبر	22-نومبر	22-اکتوبر	22-ستمبر	22-اگست	22-جولائی	22-جون	22-مئی	22-اپریل	22-مارچ	22-فروری		
10m – 49.99 m	10م – 49.99 م	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	8.70%	8.70%	8.20%	7.20%	7.20%	6.95%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	4.20%	
50m – 99.99m	50م – 99.99م	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.25%	9.25%	9.25%	8.75%	0.00%	0.00%	7.50%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	0.00%	6.28%	0.00%	0.00%	4.75%	0.00%	
100m – 199.99m	100م – 199.99م	0.00%	11.30%	11.30%	11.30%	11.30%	11.30%	10.80%	10.80%	10.80%	0.00%	0.00%	0.00%	9.05%	7.80%	7.80%	7.80%	0.00%	7.80%	0.00%	7.84%	0.00%	0.00%	0.00%	6.30%	0.00%	
200m – 299.99m	200م – 299.99م	0.00%	0.00%	11.30%	11.30%	11.30%	11.30%	10.80%	10.80%	10.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.80%	0.00%	7.80%	0.00%	0.00%	0.00%	6.30%	0.00%	
300m – 499.99m	300م – 499.99م	0.00%	11.30%	0.00%	0.00%	11.30%	11.30%	0.00%	10.80%	0.00%	0.00%	0.00%	0.00%	9.05%	0.00%	0.00%	7.80%	0.00%	7.80%	0.00%	0.00%	0.00%	0.00%	0.00%	6.30%	0.00%	
500m – 999.9m	500م – 999.9م	0.00%	0.00%	21.15%	21.20%	0.00%	22.30%	0.00%	21.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.25%	0.00%	0.00%	14.25%	14.57%	13.50%	11.00%	10.25%	11.75%	0.00%	
1.0 b & above	1بیلین اور اوپر	20.15%	21.15%	21.15%	21.20%	21.00%	22.30%	19.60%	21.05%	22.50%	21.00%	15.80%	14.80%	15.10%	15.50%	15.50%	15.25%	16.00%	12.50%	14.25%	14.57%	13.50%	11.00%	10.25%	11.75%	0.00%	
SBP Deposit - (IFRE) - Category I	اسٹیٹ بینک - قابل تجدید نوٹائی - کیٹیگری 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%	3.01%	3.00%	3.00%	3.00%	3.00%	3.00%
SBP Deposit - (IFRE) - Category II	اسٹیٹ بینک - قابل تجدید نوٹائی - کیٹیگری II	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.01%	2.00%	2.00%	2.00%	2.00%	2.00%
SBP Deposit - (IFRE) - Category III	اسٹیٹ بینک - قابل تجدید نوٹائی - کیٹیگری 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%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP Refinance against Salaries & Wages-Active Tax Payer	اسٹیٹ بینک ریفائننس سکیم برائے تنخواہ و اجرت - ایکٹو ٹیکس دہندگان	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%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
SBP Refinance against Salaries & Wages-Corp - Non Active Tax Payer	اسٹیٹ بینک ریفائننس سکیم برائے تنخواہ و اجرت - کارپوریٹ - نان ایکٹو ٹیکس دہندگان	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SBP Refinance against Salaries & Wages-SME - Non Active Tax Payer	اسٹیٹ بینک ریفائننس سکیم برائے تنخواہ و اجرت - سائیس ایم ای - نان ایکٹو ٹیکس دہندگان	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SBP Refinance Facility for Storage of Agricultural Produce	اسٹیٹ بینک ریفائننس سکیم برائے ذخیرہ زراعتی پیداوار	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allied Aitbar Notice Period Certificates - 7 - 29 Days	الائیڈ ایتبار نوٹس پیریڈ سرٹیفکیٹ - 7 - 29 روز	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allied Aitbar Notice Period Certificates - 30 Days & above	الائیڈ ایتبار نوٹس پیریڈ سرٹیفکیٹ - 30 روز اور اوپر	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allied Islamic Investment Certificates	الائیڈ اسلامک انویسٹمنٹ سرٹیفکیٹ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 Month	1 ماہ	11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	10.75%	9.75%	9.75%	9.75%	9.50%	7.20%	7.20%	7.20%	7.20%	7.20%	7.23%	6.70%	5.70%	5.70%	5.70%	5.70%	5.70%
3 Months	3 ماہ	0.00%	11.35%	11.35%	11.35%	11.35%	0.00%	11.35%	11.35%	11.35%	10.87%	9.85%	9.85%	9.60%	7.30%	7.30%	7.30%	7.30%	7.30%	7.33%	6.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%
6 Months	6 ماہ	0.00%	13.80%	13.73%	13.76%	13.76%	13.75%	13.74%	13.75%	13.25%	12.25%	12.25%	12.25%	12.00%	7.40%	7.40%	7.40%	7.40%	7.43%	6.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%
1 Years - Monthly Profit Payment	1سال - ماہانہ پرافٹ پیمنٹ	14.80%	14.80%	14.80%	14.80%	14.80%	14.80%	14.80%	14.80%	14.30%	13.30%	13.30%	13.30%	13.20%	10.03%	10.03%	10.03%	10.03%	10.03%	10.03%	10.08%	9.57%	7.72%	6.80%	6.80%	6.80%	6.80%
1 Years - Quarterly Profit Payment	1سال - سہ ماہی پرافٹ پیمنٹ	14.95%	14.95%	14.95%	14.95%	14.94%	14.95%	14.95%	14.95%	14.45%	13.45%	13.45%	13.45%	13.35%	10.11%	10.11%	10.11%	10.11%	10.11%	10.16%	9.65%	7.77%	6.90%	6.90%	6.90%	6.90%	6.90%
1 Years - Six Monthly Profit Payment	1سال - ششماہی پرافٹ پیمنٹ	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	14.65%	13.65%	13.65%	13.65%	13.55%	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Years - Maturity Profit Payment	2سال - مٹیورٹیٹی پرافٹ پیمنٹ	15.65%	15.65%	15.65%	15.65%	15.65%	15.65%	15.65%	15.65%	15.15%	14.15%	14.15%	14.15%	14.05%	10.50%	10.50%	10.50%	10.50%	10.50%	10.55%	10.00%	8.00%	7.10%	7.10%	7.10%	7.10%	
2 Years - Monthly Profit Payment	2سال - ماہانہ پرافٹ پیمنٹ	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.70%	9.20%	8.20%	8.20%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.14%	7.60%	6.60%	6.60%	6.60%	6.60%	6.60%
2 Years - Quarterly Profit Payment	2سال - سہ ماہی پرافٹ پیمنٹ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Years - Six Monthly Profit Payment	2سال - ششماہی پرافٹ پیمنٹ	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%	0.00%	0.00%	0.00%	0.00%	0.00%
2 Years - Maturity Profit Payment	2سال - مٹیورٹیٹی پرافٹ پیمنٹ	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	9.50%	8.50%	8.50%	8.50%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.44%	7.90%	6.90%	6.90%	6.90%	6.90%	6.90%
3 Years - Monthly Profit Payment	3سال - ماہانہ پرافٹ پیمنٹ	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.25%	8.25%	8.25%	8.25%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.19%	7.65%	6.65%	6.65%	6.65%	6.65%	6.65%
3 Years - Quarterly Profit Payment	3سال - سہ ماہی پرافٹ پیمنٹ	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%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Years - Six Monthly Profit Payment	3سال - ششماہی پرافٹ پیمنٹ	9.95%	9.96%	9.95%	9.94%	9.95%	9.96%	9.95%	9.95%	9.45%	8.45%	8.45%	8.45%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.39%	7.85%	6.85%	6.85%	6.85%	6.85%	6.85%
3 Years - Maturity Profit Payment	3سال - مٹیورٹیٹی پرافٹ پیمنٹ	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	9.55%	8.55%	8.55%	8.55%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.49%	7.95%	6.95%	6.95%	6.95%	6.95%	6.95%
4 Years - Monthly Profit Payment	4سال - ماہانہ پرافٹ پیمنٹ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Years - Quarterly Profit Payment	4سال - سہ ماہی پرافٹ پیمنٹ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Years - Six Monthly Profit Payment	4سال - ششماہی پرافٹ پیمنٹ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Years - Maturity Profit Payment	4سال - مٹیورٹیٹی پرافٹ پیمنٹ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Years - Monthly Profit Payment	5سال - ماہانہ پرافٹ پیمنٹ	9.85%	9.85%	9.85%	9.85%	9.85%	9.85%	9.85%	9.85%	9.35%	8.35%	8.35%	8.35%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.29%	7.75%	6.75%	6.75%	6.75%	6.75%	
5 Years - Quarterly Profit Payment	5سال - سہ ماہی پرافٹ پیمنٹ	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%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Years - Six Monthly Profit Payment	5سال - ششماہی پرافٹ پیمنٹ	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	9.55%	8.55%	8.55%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.49%	7.95%	6.95%	6.95%	6.95%	6.95%	
5 Years - Maturity Profit Payment	5سال - مٹیورٹیٹی پرافٹ پیمنٹ	10.15%	10.15%	10.15%	10.15%	10.15%	10.15%	10.15%	10.15%	9.65%	8.65%	8.65%	8.65%	8.55%	8.55%	8.55%	8.55%	8.55%	8.55%	8.55%	8.59%	8.05%	7.05%	7.05%	7.05%	7.05%	
Allied Aitebar Behatar Munafa Certificates	الائیڈ ایتبار بہتار منافع سرٹیفکیٹ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 Month	1 ماہ	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	17.50%	17.50%	15.55%	14.55%	13.55%	13.55%	13.55%	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Months	3 ماہ	18.60%	18.60%	18.60%	18.60%	18.60%	18.60%	17.70%	17.70%	16.05%	15.05%	14.05%</															

