

ACTUAL PROFIT RATES 2025



MONTH	PRODUCT CODE	JAN - 25	FEB - 25
PKR DEPOSITS - NON MDR Eligible			
MUDARIB PROFIT SHARING RATIO		50%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%
FAYSAL ISLAMIC REMUNERATIVE CURRENT ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
MARGIN / SECURITY DEPOSIT	365	0.01%	0.01%
RENT FREE LOCKER AGAINST MARGI	411	0.01%	0.01%
BARKAT CURRENT KAMIL BUSINESS	355	0.01%	0.01%
FAYSAL ISLAMIC REHMAT ACCOUNT	786	0.01%	0.01%
FAYSAL ISLAMIC REHMAT BUSINESS	787	0.01%	0.01%
FAYSAL ISLAMI REHMAT NRP PKR	789	0.01%	0.01%
FAYSAL ISLAMIC TEZ TAREEN ASAA	788	0.01%	0.01%
FAYSAL ISLAMIC TEZ TAREEN REMI	791	0.01%	0.01%
PAYROLL REHMAT ACCOUNT	405	0.01%	0.01%
ISLAMIC ASAAAN PAYROLL ACCOUNT	404	0.01%	0.01%
FAYSAL ISLAMIC PAYROLL BASIC A	410	0.01%	0.01%
FAYSAL ISLAMI AMAL WOMEN ACT C	444	0.01%	0.01%
PAYROLL AMAL WOMEN CURRENT A/C	710	0.01%	0.01%
ISL SOHNI DHARTI REMIT CUR A/C	532	0.01%	0.01%
KHUSHAAL KISAAN CURRENT ACCT	525	0.01%	0.01%
FAYSAL ISLAMIC REMUNERATIVE CURRENT ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY			
AMAL ASAAAN CURRENT ACCOUNT	488	0.01%	0.01%
FAYSAL ISLAMIC WCL AGRI MUDARA	474	0.01%	0.01%
FAYSAL ISLAMIC RCS AGRI MUDARA	435	0.01%	0.01%
BARKAT PAYCHEQ PLUS (PAYROLL)	391	0.01%	0.01%
ISLAMIC TAWARRUQ CREDIT CARD N	422	0.01%	0.01%
FAYSAL ISLAMIC - OTHER SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
ALCO/OTHER SAVING FUNDS ACCOUN	442	6.50%	6.50%
OTHER SAVINGS PLUS	471	9.00%	8.00%
PREMIUM SAVINGS	472	7.50%	7.50%
ISL-PREMIUM PLUS SAVING	395	8.25%	8.25%
PRESTIGE SAVING ACCOUNT	445	9.50%	8.50%
PRESTIGE SAVING PLUS ACCOUNT	446	6.99%	7.50%
PRESTIGE SAVING MAX ACCOUNT	447	8.50%	9.50%
PLATINUM SAVING ACCOUNT	493	10.50%	7.00%
PLATINUM SAVING PLUS ACCOUNT	494	8.00%	9.00%
DAILY PROFIT SAVING ACCOUNT	476	10.00%	10.00%
PLATINUM SAVING MAX ACCOUNT	485	11.00%	10.50%
TITANIUM SAVING ACCOUNT	486	11.50%	11.50%
GOLD PLUS SAVING ACCOUNT	509	12.00%	11.00%
FAYSAL ISL HIGH YIELD SAV ACCT	545	13.00%	13.00%

FAYSAL ISLAMIC CORPORATE SAVINGS ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT SAVING ACCT CORPORATE	308	5.50%	5.50%
BARKAT SAVING ACCT CORPORATE	308	5.50%	5.50%
BARKAT SAVING ACCT CORPORATE	308	5.50%	5.50%
BARKAT SAVING ACCT CORPORATE	308	5.50%	5.50%
BARKAT SAVING ACCT CORPORATE	308	5.50%	5.50%
BARKAT SAVING ACCT CORPORATE	308	5.50%	5.50%
FINANCIAL INSTITUTIONS DEPOSIT - MONTHLY PROFIT PAYMENT FREQUENCY			
FINANCIAL INSTITUTION DEPOSIT	321	6.00%	6.00%
FINANCIAL INSTITUTION DEPOSIT	321	-	-
FINANCIAL INSTITUTION DEPOSIT	321	-	-
FINANCIAL INSTITUTION DEPOSIT	321	-	-
FINANCIAL INSTITUTION DEPOSIT	321	-	-
FINANCIAL INSTITUTION DEPOSIT	321	-	-
FAYSAL ISLAMI - MUNTAZIM BIC - 1 YEAR BIIC (Maturity)			
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	7.25%	7.25%
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	7.75%	7.75%
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	8.00%	8.00%
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	8.25%	8.25%
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	-	-
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	8.75%	8.75%
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	9.00%	8.75%
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	9.00%	8.75%
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	-	-
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	-	-
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	-	-
ISLAMI MUNTAZIM 1Y (MAT)-BIIC	426	-	-
FAYSAL ISLAMI - MUNTAZIM BIC - 1 YEAR BMIC (Monthly)			
ISLAMI MUNTAZIM 1Y-BMIC	429	7.50%	7.50%
ISLAMI MUNTAZIM 1Y-BMIC	429	7.60%	7.60%
ISLAMI MUNTAZIM 1Y-BMIC	429	7.70%	7.70%
ISLAMI MUNTAZIM 1Y-BMIC	429	8.00%	8.00%
ISLAMI MUNTAZIM 1Y-BMIC	429	-	-
ISLAMI MUNTAZIM 1Y-BMIC	429	8.50%	8.50%
ISLAMI MUNTAZIM 1Y-BMIC	429	8.75%	8.75%
ISLAMI MUNTAZIM 1Y-BMIC	429	-	-
ISLAMI MUNTAZIM 1Y-BMIC	429	8.75%	8.75%
ISLAMI MUNTAZIM 1Y-BMIC	429	-	-
ISLAMI MUNTAZIM 1Y-BMIC	429	-	-
ISLAMI MUNTAZIM 1Y-BMIC	429	-	-
FAYSAL ISLAMI - MUNTAZIM BIC - 6 MONTHS BIIC (Maturity)			
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	8.25%	8.25%
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	8.75%	8.75%
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	9.00%	9.00%
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	9.25%	9.25%
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	-	-
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	9.75%	9.50%
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	9.75%	9.50%
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	-	-
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	-	-
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	-	-
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	-	-
ISLAMI MUNTAZIM 6M (MAT)-BIIC	425	-	-
FAYSAL ISLAMI - MUNTAZIM BIC - 6 MONTHS BMIC (Monthly)			
ISLAMI MUNTAZIM 6M-BMIC	428	8.00%	8.00%
ISLAMI MUNTAZIM 6M-BMIC	428	8.50%	8.50%
ISLAMI MUNTAZIM 6M-BMIC	428	8.75%	8.75%
ISLAMI MUNTAZIM 6M-BMIC	428	9.00%	9.00%
ISLAMI MUNTAZIM 6M-BMIC	428	-	-
ISLAMI MUNTAZIM 6M-BMIC	428	9.50%	9.25%
ISLAMI MUNTAZIM 6M-BMIC	428	9.50%	9.25%
ISLAMI MUNTAZIM 6M-BMIC	428	-	-
ISLAMI MUNTAZIM 6M-BMIC	428	-	-
ISLAMI MUNTAZIM 6M-BMIC	428	-	-
ISLAMI MUNTAZIM 6M-BMIC	428	-	-
ISLAMI MUNTAZIM 6M-BMIC	428	-	-
ISLAMI MUNTAZIM 6M-BMIC	428	-	-

FAYSAL ISLAMI - MUNTAZIM BIC - 1 MONTH BIIC (Maturity)			
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	6.00%	6.00%
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	6.50%	6.50%
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	7.00%	7.00%
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	8.00%	8.00%
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	8.25%	8.25%
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	8.50%	8.50%
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	9.00%	8.50%
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	9.00%	8.50%
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	9.00%	-
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	-	-
ISLAMI MUNTAZIM 1 MONTH-BIIC	423	-	-
FAYSAL ISLAMI - MUNTAZIM BIC - 3 MONTHS BIIC (Maturity)			
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	6.75%	-
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	7.00%	7.00%
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	7.25%	7.25%
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	-	8.00%
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	8.25%	-
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	8.50%	8.50%
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	9.00%	9.00%
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	9.25%	9.00%
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	-	-
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	-	-
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	-	-
ISLAMI MUNTAZIM 3M (MAT)-BIIC	424	-	-
FAYSAL ISLAMI - MUNTAZIM BIC - 3 MONTHS BMIC (Monthly)			
ISLAMI MUNTAZIM 3M-BMIC	427	6.50%	6.50%
ISLAMI MUNTAZIM 3M-BMIC	427	6.75%	6.75%
ISLAMI MUNTAZIM 3M-BMIC	427	7.00%	7.00%
ISLAMI MUNTAZIM 3M-BMIC	427	8.00%	8.00%
ISLAMI MUNTAZIM 3M-BMIC	427	-	8.50%
ISLAMI MUNTAZIM 3M-BMIC	427	8.75%	8.75%
ISLAMI MUNTAZIM 3M-BMIC	427	-	-
ISLAMI MUNTAZIM 3M-BMIC	427	-	-
ISLAMI MUNTAZIM 3M-BMIC	427	-	-
ISLAMI MUNTAZIM 3M-BMIC	427	-	-
ISLAMI MUNTAZIM 3M-BMIC	427	-	-
ISLAMI MUNTAZIM 3M-BMIC	427	-	-
ISLAMI MUNTAZIM 3M-BMIC	427	-	-
FAYSAL ISLAMI MUNTAZIM BIC - 1 MONTH BIIC (Maturity)			
ISL OTH FND INV CRT-1MN(BIIC)	457	-	-
ISL OTH FND INV CRT-1MN(BIIC)	457	8.75%	7.75%
ISL OTH FND INV CRT-1MN(BIIC)	457	-	-
ISL OTH FND INV CRT-1MN(BIIC)	457	-	-
ISL OTH FND INV CRT-1MN(BIIC)	457	-	-
ISL OTH FND INV CRT-1MN(BIIC)	457	-	-
ISL OTH FND INV CRT-1MN(BIIC)	457	-	-
ISL OTH FND INV CRT-1MN(BIIC)	457	-	-
FAYSAL ISLAMI MUNTAZIM BIC - 1 YEAR - BMIC (Monthly)			
ISL OTH FND INV CRT-1YR (BMIC)	463	8.25%	7.25%
ISL OTH FND INV CRT-1YR (BMIC)	463	8.50%	7.50%
ISL OTH FND INV CRT-1YR (BMIC)	463	-	-
ISL OTH FND INV CRT-1YR (BMIC)	463	-	-
ISL OTH FND INV CRT-1YR (BMIC)	463	-	-
ISL OTH FND INV CRT-1YR (BMIC)	463	13.00%	12.00%
ISL OTH FND INV CRT-1YR (BMIC)	463	-	-
ISL OTH FND INV CRT-1YR (BMIC)	463	-	-
FAYSAL ISLAMI MUNTAZIM BIC - 1 YEAR BIIC (Maturity)			
ISL OTH FND INV CRT-1YR (BIIC)	462	10.50%	9.50%
ISL OTH FND INV CRT-1YR (BIIC)	462	13.50%	13.50%
ISL OTH FND INV CRT-1YR (BIIC)	462	14.00%	14.00%
ISL OTH FND INV CRT-1YR (BIIC)	462	12.00%	11.00%
ISL OTH FND INV CRT-1YR (BIIC)	462	14.00%	14.00%
ISL OTH FND INV CRT-1YR (BIIC)	462	13.50%	13.50%
ISL OTH FND INV CRT-1YR (BIIC)	462	-	-
ISL OTH FND INV CRT-1YR (BIIC)	462	-	-

FAYSAL ISLAMI MUNTAZIM BIC - 3 MONTHS BIIC (Maturity)			
ISL OTH FND INV CRT-3MN (BIIC)	458	-	-
ISL OTH FND INV CRT-3MN (BIIC)	458	-	-
ISL OTH FND INV CRT-3MN (BIIC)	458	-	-
ISL OTH FND INV CRT-3MN (BIIC)	458	-	-
ISL OTH FND INV CRT-3MN (BIIC)	458	-	-
ISL OTH FND INV CRT-3MN (BIIC)	458	10.00%	-
ISL OTH FND INV CRT-3MN (BIIC)	458	-	-
ISL OTH FND INV CRT-3MN (BIIC)	458	-	-
FAYSAL ISLAMI MUNTAZIM BIC - 6 MONTHS BIIC (Maturity)			
ISL OTH FND INV CRT-6MN (BIIC)	460	-	-
ISL OTH FND INV CRT-6MN (BIIC)	460	-	-
ISL OTH FND INV CRT-6MN (BIIC)	460	-	-
ISL OTH FND INV CRT-6MN (BIIC)	460	10.75%	9.75%
ISL OTH FND INV CRT-6MN (BIIC)	460	11.00%	10.00%
ISL OTH FND INV CRT-6MN (BIIC)	460	-	-
ISL OTH FND INV CRT-6MN (BIIC)	460	-	-
ISL OTH FND INV CRT-6MN (BIIC)	460	10.50%	-
FAYSAL ISLAMI MUNTAZIM BIC - 6 MONTHS BMIC (Monthly)			
ISL OTH FND INV CRT-6MN (BMIC)	461	7.75%	6.75%
ISL OTH FND INV CRT-6MN (BMIC)	461	-	-
ISL OTH FND INV CRT-6MN (BMIC)	461	-	-
ISL OTH FND INV CRT-6MN (BMIC)	461	-	-
ISL OTH FND INV CRT-6MN (BMIC)	461	-	-
ISL OTH FND INV CRT-6MN (BMIC)	461	-	-
ISL OTH FND INV CRT-6MN (BMIC)	461	-	-
ISL OTH FND INV CRT-6MN (BMIC)	461	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 1 YEAR BHIC (Half Yearly)			
BARKAT BHIC 1 YEAR	331	-	-
BARKAT BHIC 1 YEAR	331	8.05%	7.05%
BARKAT BHIC 1 YEAR	331	-	-
BARKAT BHIC 1 YEAR	331	-	-
BARKAT BHIC 1 YEAR	331	-	-
BARKAT BHIC 1 YEAR	331	-	-
BARKAT BHIC 1 YEAR	331	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 1 YEAR BIIC (Maturity)			
BARKAT TERM 1 YEAR PKR (MAT)	313	8.00%	7.00%
BARKAT TERM 1 YEAR PKR (MAT)	313	8.25%	7.25%
BARKAT TERM 1 YEAR PKR (MAT)	313	8.50%	7.50%
BARKAT TERM 1 YEAR PKR (MAT)	313	-	-
BARKAT TERM 1 YEAR PKR (MAT)	313	-	-
BARKAT TERM 1 YEAR PKR (MAT)	313	-	-
BARKAT TERM 1 YEAR PKR (MAT)	313	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 1 YEAR BMIC (Monthly)			
BMIC - 1 YEAR	348	7.25%	6.25%
BMIC - 1 YEAR	348	7.50%	6.50%
BMIC - 1 YEAR	348	7.75%	6.75%
BMIC - 1 YEAR	348	-	-
BMIC - 1 YEAR	348	-	-
BMIC - 1 YEAR	348	-	-
BMIC - 1 YEAR	348	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 1 YEAR BQIC (Quarterly)			
BARKAT BQIC 1 YEAR	327	7.55%	6.55%
BARKAT BQIC 1 YEAR	327	7.80%	6.80%
BARKAT BQIC 1 YEAR	327	-	-
BARKAT BQIC 1 YEAR	327	8.30%	7.30%
BARKAT BQIC 1 YEAR	327	-	-
BARKAT BQIC 1 YEAR	327	-	-
BARKAT BQIC 1 YEAR	327	-	-

FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 2 YEARS BIIC (Maturity)			
BARKAT BIIC 2 YEAR	335	9.00%	8.00%
BARKAT BIIC 2 YEAR	335	9.00%	8.00%
BARKAT BIIC 2 YEAR	335	9.00%	8.00%
BARKAT BIIC 2 YEAR	335	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 2 YEARS BMIC (Monthly)			
BARKAT BMIC 2 YEARS	324	8.00%	7.00%
BARKAT BMIC 2 YEARS	324	8.00%	7.00%
BARKAT BMIC 2 YEARS	324	-	-
BARKAT BMIC 2 YEARS	324	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 2 YEARS BYIC (Yearly)			
BARKAT BYIC 2 YEAR	338	8.75%	7.75%
BARKAT BYIC 2 YEAR	338	-	-
BARKAT BYIC 2 YEAR	338	-	-
BARKAT BYIC 2 YEAR	338	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 3 MONTHS BIIC (Maturity)			
BARKAT TERM 3 MONTH PKR (MAT)	311	6.50%	5.50%
BARKAT TERM 3 MONTH PKR (MAT)	311	6.75%	5.75%
BARKAT TERM 3 MONTH PKR (MAT)	311	-	-
BARKAT TERM 3 MONTH PKR (MAT)	311	-	-
BARKAT TERM 3 MONTH PKR (MAT)	311	-	-
BARKAT TERM 3 MONTH PKR (MAT)	311	-	-
BARKAT TERM 3 MONTH PKR (MAT)	311	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 3 YEARS BIIC (Maturity)			
BARKAT BIIC 3 YEAR	336	8.00%	7.00%
BARKAT BIIC 3 YEAR	336	8.00%	7.00%
BARKAT BIIC 3 YEAR	336	-	-
BARKAT BIIC 3 YEAR	336	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 3 YEARS BMIC (Monthly)			
BARKAT BMIC 3 YEARS	325	7.00%	6.00%
BARKAT BMIC 3 YEARS	325	7.00%	6.00%
BARKAT BMIC 3 YEARS	325	-	-
BARKAT BMIC 3 YEARS	325	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 3 YEARS BQIC (Quarterly)			
BARKAT BQIC 3 YEAR	329	7.25%	6.25%
BARKAT BQIC 3 YEAR	329	-	-
BARKAT BQIC 3 YEAR	329	-	-
BARKAT BQIC 3 YEAR	329	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 3 YEARS BYIC (Yearly)			
BARKAT BYIC 3 YEAR	339	7.75%	6.75%
BARKAT BYIC 3 YEAR	339	-	-
BARKAT BYIC 3 YEAR	339	-	-
BARKAT BYIC 3 YEAR	339	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 5 YEARS BIIC (Maturity)			
BARKAT BIIC 5 YEAR	337	8.00%	7.00%
BARKAT BIIC 5 YEAR	337	-	-
BARKAT BIIC 5 YEAR	337	-	-
BARKAT BIIC 5 YEAR	337	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 5 YEARS BMIC (Monthly)			
BARKAT BMIC 5 YEARS	326	7.00%	6.00%
BARKAT BMIC 5 YEARS	326	7.00%	6.00%
BARKAT BMIC 5 YEARS	326	7.00%	6.00%
BARKAT BMIC 5 YEARS	326	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 5 YEARS BQIC (Quarterly)			
BARKAT BQIC 5 YEAR	330	7.25%	6.25%
BARKAT BQIC 5 YEAR	330	-	-
BARKAT BQIC 5 YEAR	330	-	-
BARKAT BQIC 5 YEAR	330	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 5 YEARS BYIC (Yearly)			
BARKAT BYIC 5 YEAR	340	7.75%	6.75%
BARKAT BYIC 5 YEAR	340	7.75%	6.75%
BARKAT BYIC 5 YEAR	340	-	-
BARKAT BYIC 5 YEAR	340	-	-

FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 6 MONTHS BIIC (Maturity)			
BARKAT TERM 6 MONTH PKR (MAT)	312	7.00%	6.00%
BARKAT TERM 6 MONTH PKR (MAT)	312	7.25%	6.25%
BARKAT TERM 6 MONTH PKR (MAT)	312	7.50%	6.50%
BARKAT TERM 6 MONTH PKR (MAT)	312	-	-
BARKAT TERM 6 MONTH PKR (MAT)	312	-	-
BARKAT TERM 6 MONTH PKR (MAT)	312	-	-
BARKAT TERM 6 MONTH PKR (MAT)	312	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 6 MONTHS BMIC (Monthly)			
BMIC - 6 MONTHS	347	6.50%	5.50%
BMIC - 6 MONTHS	347	6.75%	5.75%
BMIC - 6 MONTHS	347	-	-
BMIC - 6 MONTHS	347	-	-
BMIC - 6 MONTHS	347	-	-
BMIC - 6 MONTHS	347	-	-
BMIC - 6 MONTHS	347	-	-
FAYSAL ISLAMIC BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 6 MONTHS BQIC (Quarterly)			
BARKAT BQIC 6 MONTHS	401	6.75%	5.75%
BARKAT BQIC 6 MONTHS	401	7.00%	6.00%
BARKAT BQIC 6 MONTHS	401	-	-
BARKAT BQIC 6 MONTHS	401	-	-
BARKAT BQIC 6 MONTHS	401	-	-
BARKAT BQIC 6 MONTHS	401	-	-
BARKAT BQIC 6 MONTHS	401	-	-
FAYSAL ISLAMIC - BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 1 MONTH BIIC (Maturity)			
BARKAT TERM 1 MONTH PKR	309	6.25%	5.25%
BARKAT TERM 1 MONTH PKR	309	7.50%	6.50%
BARKAT TERM 1 MONTH PKR	309	7.75%	6.75%
BARKAT TERM 1 MONTH PKR	309	8.00%	-
BARKAT TERM 1 MONTH PKR	309	-	-
BARKAT TERM 1 MONTH PKR	309	-	-
BARKAT TERM 1 MONTH PKR	309	-	-
FAYSAL ISLAMIC - BARKAT INVESTMENTS CERTIFICATES / ROSHAN DIGITAL ACCOUNTS - 3 MONTHS BMIC (Monthly)			
BMIC - 3 MONTHS	358	6.00%	5.00%
BMIC - 3 MONTHS	358	6.25%	5.25%
BMIC - 3 MONTHS	358	6.50%	5.50%
BMIC - 3 MONTHS	358	-	-
BMIC - 3 MONTHS	358	-	-
BMIC - 3 MONTHS	358	-	-
BMIC - 3 MONTHS	358	-	-
FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES - 12 MONTHS BIIC (Maturity)			
12 MONTH - ID BIIC	377	8.50%	7.50%
FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES - 12 MONTHS BMIC (Monthly)			
12 MONTH - ID BMIC	380	8.00%	7.00%
FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES - 3 MONTHS BIIC (Maturity)			
3 MONTH - ID BIIC	375	7.50%	6.50%
FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES - 6 MONTHS BIIC (Maturity)			
6 MONTH - ID BIIC	376	7.50%	6.50%
FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES - 6 MONTHS BMIC (Monthly)			
6 MONTH - ID BMIC	379	7.00%	6.00%
FAYSAL ISLAMIC LIFE PLUS INVESTMENT CERTIFICATE - 1 YEAR BIIC (Maturity)			
LIFE PLUS INVT CRT-1YR MATURIT	465	10.25%	9.25%
LIFE PLUS INVT CRT-1YR MATURIT	465	10.25%	9.25%
FAYSAL ISLAMIC LIFE PLUS INVESTMENT CERTIFICATE - 1 YEAR BMIC (Monthly)			
LIFE PLUS INVT CRT-1YR MONTHLY	464	10.00%	9.00%
LIFE PLUS INVT CRT-1YR MONTHLY	464	10.00%	9.00%
PKR 1 YEAR BIC POOL & SPECIAL BIC 1 YEAR POOL - 1 YEAR BIIC (Maturity)			
BARKAT SP INV CERTIF-1Y BIIC	317	10.25%	9.25%
BARKAT SP INV CERTIF-1Y BIIC	317	-	-
SPECIAL BIC 1 YEAR POOL - BIIC	1YS	10.25%	9.25%
SPECIAL BIC 1 YEAR POOL - BIIC	1YS	10.25%	9.25%
PKR 1 YEAR BIC POOL & SPECIAL BIC 1 YEAR POOL - 1 YEAR BMIC (Monthly)			
BARKAT SP INV CERTIF-1Y (BMIC)	320	10.00%	9.00%
BARKAT SP INV CERTIF-1Y (BMIC)	320	10.00%	9.00%
SPECIAL BIC 1 YEAR POOL - BMIC	1MS	10.00%	9.00%
SPECIAL BIC 1 YEAR POOL - BMIC	1MS	10.00%	9.00%

MONTH	PRODUCT CODE	JAN - 25	FEB - 25
MUDARIB PROFIT SHARING RATIO		50%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%
ISLAMIC LONG TERM FINANCING FACILITY & REFINANCE SCHEMES - <i>New Tiers effective October 2023</i>			
SBP - RENEWABLE ENERGY (IFRE)	BRE	2.0004%	2.0005%
SBP - RENEWABLE ENERGY (IFRE)	BRE	3.0000%	3.0003%
SBP - RENEWABLE ENERGY (IFRE)	BRE	3.9997%	4.0000%
ISLAMIC LONG TERM FINANCING FACILITY & REFINANCE SCHEMES - DLB			
SBP DM LTF	DLB	2.0003%	2.0004%
SBP DM LTF	DLB	2.5001%	2.5003%
SBP DM LTF	DLB	2.6999%	2.6998%
SBP DM LTF	DLB	3.0000%	3.0002%
SBP DM LTF	DLB	3.9997%	4.0000%
SBP DM LTF	DLB	4.5004%	4.5000%
SBP DM LTF	DLB	6.9997%	7.0003%
Islamic Temporary Economic Refinance Facility- ITERF			
SBP ITERF DM	DLE	0.9999%	1.0000%
Islamic Refinance Facility for Combating COVID19 -IRFCC			
SBP IRFCC STF	SBI	0.0103%	0.0114%
Islamic Financing Facility for Storage of Agricultural Produce -IFFSAP			
SBP - IFFSAP	SFP	2.0002%	2.0006%

MONTH	PRODUCT CODE	JAN - 25	FEB - 25
PKR DEPOSITS - MDR Eligible			
MUDARIB PROFIT SHARING RATIO		50%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC - OTHER SAVING ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT AASAN SAVING ACCOUNT	382	10.00%	8.00%
AMAL ASAAAN SAVING ACCOUNT	489	10.00%	8.00%
BARKAT PAYCHEQ PLUS	399	8.02%	8.00%
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC - OTHER SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
FAYSAL ISLAMIC SAVING ACCT PKR	413	8.02%	8.00%
FAYSAL ISLAMIC MANZIL ACCOUNT	420	8.02%	8.00%
FAYSAL ISLAMIC ZAMIN ACCOUNT	421	8.02%	8.00%
FAYSAL ISLAMIC AMAL WOMEN ACT 5	443	9.00%	8.00%
FAYSAL ISL BLUE SAVING ACT-PKR	466	8.02%	8.00%
ISL MUBARAK SAFAR SAV ACCT	487	8.50%	8.00%
KHUSHAAL KISAAN SAVING ACCT	524	8.02%	8.00%
ASAAAN DIGITAL SAVING ACCOUNT P	702	10.00%	8.00%
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY			
ISLAMIC MUNTAZIM PLUS SAVING 6	437	8.02%	8.00%
ISLAMIC MUNTAZIM PLUS SAVING 6	437	8.02%	8.00%
ISLAMIC MUNTAZIM PLUS SAVING 6	437	8.02%	8.00%
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC SAVINGS ACCOUNTS - INDIVIDUAL - MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT SAVING ACCT INDIVIDUAL	307	8.02%	8.00%
BARKAT SAVING ACCT INDIVIDUAL	307	8.02%	8.00%
BARKAT SAVING ACCT INDIVIDUAL	307	8.02%	8.00%
BARKAT SAVING ACCT INDIVIDUAL	307	8.02%	8.00%
BARKAT SAVING ACCT INDIVIDUAL	307	8.02%	8.00%
BARKAT SAVING ACCT INDIVIDUAL	307	8.02%	-
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC SAVINGS ACCOUNTS - PENSIONER - MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT SAVING (PENSIONER ACCT)	555	8.02%	8.00%
BARKAT SAVING (PENSIONER ACCT)	555	8.02%	8.00%
BARKAT SAVING (PENSIONER ACCT)	555	8.02%	-
BARKAT SAVING (PENSIONER ACCT)	555	8.02%	-
BARKAT SAVING (PENSIONER ACCT)	555	8.02%	-
BARKAT SAVING (PENSIONER ACCT)	555	8.02%	-
MDR ELIGIBLE SAVING DEPOSITS - DIGITAL SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
DIGITAL SAVING ACCOUNT PKR	708	8.02%	8.00%
DIGITAL SAVING ACCOUNT PKR	708	8.02%	-
DIGITAL SAVING ACCOUNT PKR	708	8.02%	-
DIGITAL SAVING ACCOUNT PKR	708	8.02%	-
DIGITAL SAVING ACCOUNT PKR	708	8.02%	-
DIGITAL SAVING ACCOUNT PKR	708	8.02%	-
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC LIFEPLUS SAVINGS ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT LIFE PLUS	386	8.02%	8.00%
BARKAT LIFE PLUS	386	8.02%	8.00%
BARKAT LIFE PLUS	386	8.02%	8.00%
BARKAT LIFE PLUS	386	8.02%	8.00%
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
ISLAMIC MUNTAZIM PLUS SAVING M	436	8.02%	8.00%
ISLAMIC MUNTAZIM PLUS SAVING M	436	8.02%	8.00%
ISLAMIC MUNTAZIM PLUS SAVING M	436	8.02%	8.00%
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT MUNTAZIM SAVING ACCOUNT	387	8.02%	8.00%
BARKAT MUNTAZIM SAVING ACCOUNT	387	8.02%	8.00%
BARKAT MUNTAZIM SAVING ACCOUNT	387	8.02%	8.00%
BARKAT MUNTAZIM SAVING ACCOUNT	387	8.02%	-
BARKAT MUNTAZIM SAVING ACCOUNT	387	8.02%	-
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT MUNTAZIM MONTHLY SAVING	390	8.02%	8.00%
BARKAT MUNTAZIM MONTHLY SAVING	390	8.02%	8.00%
BARKAT MUNTAZIM MONTHLY SAVING	390	8.02%	8.00%
BARKAT MUNTAZIM MONTHLY SAVING	390	8.02%	8.00%
BARKAT MUNTAZIM MONTHLY SAVING	390	8.02%	-

MONTH	PRODUCT CODE	JAN - 25	FEB - 25
USD DEPOSITS			
MUDARIB PROFIT SHARING RATIO		90%	90%
DEPOSITOR'S SHARE IN PROFIT		10%	10%
FAYSAL ISLAMIC - OTHER USD SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
FCY MARGIN ACCT-CURR REMUNERAT	412	0.0348%	0.0785%
FAYSAL ISLAMI REHMAT NRP USD	790	0.0348%	0.0785%
FAYSAL ISLAMI SAVING ACCT USD	414	0.0348%	0.0785%
FAYSAL ISL BLUE SAVING ACT-USD	467	0.0347%	0.0789%
FAYSAL ISLAMIC SUPER SAVING ACCOUNT - MONTHLY PROFIT PAYMENT FREQUENCY			
FAYSAL ISL SUPER SAVER A/C USD	385	6.9688%	23.5425%
FAYSAL ISL SUPER SAVER A/C USD	385	7.8400%	23.5425%
FAYSAL ISL SUPER SAVER A/C USD	385	-	-
FAYSAL ISL SUPER SAVER A/C USD	385	-	-
FAYSAL ISLAMIC USD SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT USD SAVING ACCOUNT	370	0.0348%	0.0785%
BARKAT USD SAVING ACCOUNT	370	0.1742%	0.3924%
BARKAT USD SAVING ACCOUNT	370	0.3484%	0.7848%
FAYSAL ISLAMIC USD SAVING ACCOUNTS DIGITAL - MONTHLY PROFIT PAYMENT FREQUENCY			
DIGITAL SAVING ACCOUNT USD	709	0.0347%	0.0785%
DIGITAL SAVING ACCOUNT USD	709	-	-
DIGITAL SAVING ACCOUNT USD	709	-	-
FAYSAL ISLAMIC USD SAVING ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT USD 6 MONTH SAVING AC	351	0.0348%	0.0785%
BARKAT USD 6 MONTH SAVING AC	351	0.1742%	0.3924%
BARKAT USD 6 MONTH SAVING AC	351	0.3484%	0.7848%
FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (USD) / ROSHAN DIGITAL ACCOUNTS - 12 MONTHS BIIC (Maturity)			
Tier 1 (USD 1 to USD 49,999)	373	0.0348%	0.0785%
Tier 2 (USD 50,000 above)	373	-	-
FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (USD) / ROSHAN DIGITAL ACCOUNTS - 3 MONTHS BIIC (Maturity)			
3 MONTHS BIIC (Maturity)			
Tier 1 (USD 1 to USD 49,999)	371	0.0348%	0.0785%
Tier 2 (USD 50,000 above)	371	0.3484%	0.7848%
FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (USD) / ROSHAN DIGITAL ACCOUNTS - 6 MONTHS BIIC (Maturity)			
6 MONTHS BIIC (Maturity)			
Tier 1 (USD 1 to USD 49,999)	372	0.0348%	0.0785%
Tier 2 (USD 50,000 above)	372	0.5227%	1.1772%

MONTH	PRODUCT CODE	JAN - 25	FEB - 25
EURO DEPOSITS			
MUDARIB PROFIT SHARING RATIO		90%	90%
DEPOSITOR'S SHARE IN PROFIT		10%	10%
FAYSAL ISLAMIC EURO SAVING ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT EUR 6 MONTH SAVING A/C	352	0.4761%	0.4472%
BARKAT EUR 6 MONTH SAVING A/C	352	2.3805%	2.2358%
BARKAT EUR 6 MONTH SAVING A/C	352	2.3805%	2.2358%
FAYSAL ISLAMIC EURO SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY			
BARKAT EUR SAVING ACCOUNT	349	0.4761%	0.4472%
BARKAT EUR SAVING ACCOUNT	349	0.4761%	0.4472%
BARKAT EUR SAVING ACCOUNT	349	-	-
FAYSAL ISLAMIC SUPER SAVER ACCOUNT EURO Monthly Profit			
FAYSAL ISL SUPER SAVER EURO AC	492	35.7072%	33.5363%
FAYSAL ISL SUPER SAVER EURO AC	492	-	-
FAYSAL ISL SUPER SAVER EURO AC	492	-	-
FAYSAL ISL SUPER SAVER EURO AC	492	-	-

MONTH	PRODUCT CODE	JAN - 25	FEB - 25
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GBP DEPOSITS			
MUDARIB PROFIT SHARING RATIO		90%	90%
DEPOSITOR'S SHARE IN PROFIT		10%	10%

FAYSAL ISLAMIC GBP SAVING ACCOUNTS			
BARKAT GBP SAVING ACCOUNT	350	0.4576%	0.3537%
BARKAT GBP SAVING ACCOUNT	350	2.2878%	1.7687%
BARKAT GBP SAVING ACCOUNT	350	2.2878%	1.7687%
BARKAT GBP 6 MONTH SAVING A/C	353	0.4576%	0.3537%
BARKAT GBP 6 MONTH SAVING A/C	353	2.2878%	1.7687%
BARKAT GBP 6 MONTH SAVING A/C	353	2.2878%	1.7687%

FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (GBP) - 12 MONTHS BIIC (Maturity)			
Tier 1 (GBP 1 to GBP 49,999)	394	-	-
Tier 2 (GBP 50,000 above)	394	0.4576%	0.3537%
FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (GBP) - 3 MONTHS BIIC (Maturity)			
Tier 1 (GBP 1 to GBP 49,999)	392	0.4576%	0.3537%
Tier 2 (GBP 50,000 above)	392	-	-

NOTE:

1. Mudarib Share applicable for each category of Deposits
2. In case of any upward revision in PSR announcement from previous month is made, the depositor(s) shall be allowed to withdraw their investments without any deduction / forfeiture of profits /penalties etc
3. All such Barkat Investment Certificate deposit amounts (LCY & FCY) that are to be automatically renewed, each time the Certificate reaches its maturity date, shall be automatically renewed for a like term at the weightages prevalent on date of renewal
4. In case of premature encashment, last declared rates of the nearest completed tenor of the Faysal Islamic - Muntazim BIC or Barkat Investment Certificate shall apply
5. The Customer acknowledges that nothing in these Terms and Conditions (As per account opening form) shall be construed as being a warranty or a representation by the Bank of any guaranteed profits in respect of funds mobilized on the basis of Mudarabah. The Customer is aware that all deposits in the Mudarabah pool are exposed to potential losses arising out of a loss incurred in respect of assets in the Mudarabah pool. Any losses incurred by the Mudarabah pool during a Profit allocation period shall be borne solely by the Customer. The Bank shall only be responsible for losses if they occur due to Mudarib's negligence and willful misconduct. If however, the Bank has also invested its own funds in the Mudarabah pool as Shareek then such losses shall be shared between the Customer and the Bank proportionately in accordance with their shareholding invested by the Customer and the Bank
6. Zakat and Taxes apply as per existing law
7. Product with no "Profit Type" were not launched at the time of weightages circulation. For current status of these products please contact your respective / nearest Faysal Bank Limited branch
8. "-": No deposits corresponding to these slabs