

NRSP MICROFINANCE BANK LIMITED																												
Islamic banking division																												
Historical Profit Rates																												
Sr #	Products	Balance slab	Profit Payment Option	Period	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25
1	Islamic Premium Account	5000	Monthly	On demand	-	-	-	0.11%	0.12%	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%	
2	Taaqir Bachat Account	100,000	Half yearly	On demand	7.88%	8.00%	8.35%	8.76%	9.53%	8.83%	9.19%	8.91%	9.88%	9.57%	8.92%	8.43%	8.26%	7.33%	7.92%	7.98%	7.00%	6.22%	5.70%	5.00%	5.34%	6.21%	5.97%	7.23%
3	Asaan Bachat Account	500,000	Half yearly	On demand	9.40%	9.54%	9.95%	10.45%	11.36%	9.87%	10.28%	9.96%	11.05%	10.70%	9.97%	9.42%	9.23%	8.19%	8.38%	8.21%	7.00%	6.22%	5.70%	5.00%	5.34%	6.21%	5.97%	7.23%
4	Bawaqar Bachat Account	No Limit	Monthly	On demand	10.41%	10.56%	11.02%	11.57%	12.58%	11.43%	11.90%	11.53%	12.79%	12.38%	11.55%	10.91%	10.69%	9.49%	8.85%	7.98%	7.00%	6.22%	5.70%	5.00%	5.34%	6.21%	5.43%	6.57%
5	Bawaqar Bachat Account -B	1 to 2,999,999	Monthly	On demand									0.00%	12.38%	11.55%	10.91%	10.69%	8.62%	8.47%	8.21%	7.00%	6.22%	5.70%	5.00%	5.34%	5.91%	5.43%	6.57%
6	Bawaqar Bachat Account -B	3,000,000 to 9,999,999	Monthly	On demand	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%	12.07%	13.04%	11.27%	8.00%	6.73%	6.22%	5.48%	5.84%	6.21%	5.97%	7.23%
7	Bawaqar Bachat Account -B	10,000,000 to 19,999,999	Monthly	On demand									0.00%	16.89%	0.00%	14.88%	0.00%	12.94%	13.50%	11.74%	9.00%	7.25%	6.74%	5.95%	6.35%	6.51%	6.25%	7.56%
8	Bawaqar Bachat Account -B	20,000,000 to 49,999,999	Monthly	On demand									22.09%	0.00%	0.00%	0.00%	18.46%	13.80%	13.97%	12.20%	10.00%	7.77%	7.26%	0.00%	0.00%	6.80%	6.52%	7.89%
9	Bawaqar Bachat Account -B	50,000,000 to 99,999,999	Monthly	On demand									0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.90%	7.37%	7.10%	6.79%	8.22%
10	Bawaqar Bachat Account -B	100,000,000 to 249,999,999	Monthly	On demand									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%
11	Bawaqar Bachat Account -B	250,000,000 to 499,999,999	Monthly	On demand									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%
12	Bawaqar Bachat Account -B	500,000,000 to 1,999,999,999	Monthly	On demand									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%
13	Bawaqar Bachat Account	No Limit	Quarterly	On demand	10.61%	10.77%	11.23%	11.80%	12.82%	11.69%	12.17%	11.79%	13.08%	12.67%	11.81%	11.16%	10.93%	9.70%	9.31%	8.45%	7.25%	6.48%	5.96%	5.24%	5.59%	6.51%	5.70%	6.90%
14	Bawaqar Bachat Account	No Limit	Half yearly	On demand	10.91%	11.07%	11.56%	12.13%	13.19%	11.95%	12.44%	12.06%	13.37%	12.95%	12.07%	11.41%	11.17%	9.92%	9.78%	8.92%	7.50%	6.73%	6.22%	5.48%	5.84%	6.80%	5.97%	7.23%
15	Behreen Amdan Certificate	No Limit	Quarterly	Quarterly	11.02%	11.18%	11.66%	12.25%	13.31%	11.43%	11.90%	11.53%	12.79%	12.38%	11.55%	10.91%	10.69%	9.49%	10.01%	10.09%	10.00%	9.07%	8.56%	7.62%	8.13%	8.87%	8.15%	9.86%
16	Behreen Amdan Certificate	No Limit	Monthly	6 months	11.42%	11.59%	12.09%	12.70%	13.80%	11.95%	12.44%	12.06%	13.37%	12.95%	12.07%	11.41%	11.17%	9.92%	10.71%	10.33%	10.00%	9.33%	8.82%	7.86%	8.39%	8.87%	7.60%	9.20%
17	Behreen Amdan Certificate	No Limit	Quarterly	6 months	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%	9.86%
18	Behreen Amdan Certificate	No Limit	Half yearly	6 months	11.93%	12.10%	12.63%	13.26%	14.41%	12.73%	13.25%	12.84%	14.24%	13.79%	12.86%	12.15%	11.90%	10.56%	11.17%	10.80%	10.50%	9.84%	9.33%	8.33%	8.89%	9.46%	8.42%	10.19%
19	Behreen Amdan Certificate	No Limit	Monthly	1 year	13.64%	13.84%	14.44%	15.17%	16.49%	13.50%	14.06%	13.63%	15.11%	14.64%	13.64%	12.90%	12.63%	11.21%	11.17%	10.80%	10.50%	9.84%	9.33%	8.33%	8.89%	9.46%	8.15%	9.86%
20	Behreen Amdan Certificate	No Limit	Quarterly	1 year	13.85%	14.05%	14.66%	15.39%	16.73%	14.02%	14.60%	14.15%	15.70%	15.20%	14.17%	13.39%	13.11%	11.64%	11.41%	11.03%	10.75%	10.10%	9.59%	8.57%	9.15%	9.76%	8.42%	10.19%
21	Behreen Amdan Certificate	No Limit	Half yearly	1 year	0.00%	0.00%	0.00%	0.00%	0.00%	14.28%	14.87%	14.41%	15.99%	15.48%	14.43%	13.64%	13.36%	11.86%	11.64%	11.27%	11.00%	10.36%	9.85%	8.81%	9.40%	10.05%	8.91%	10.78%
22	Behreen Amdan Certificate	No Limit	yearly	1 year	15.77%	16.00%	16.69%	17.53%	19.05%	16.62%	17.31%	16.77%	18.60%	18.01%	16.79%	15.87%	15.54%	13.80%	11.87%	11.50%	11.25%	10.62%	10.11%	9.05%	9.66%	10.35%	8.69%	10.52%
23	Behreen Amdan Certificate	No Limit	Monthly	2 year	15.06%	15.28%	15.94%	16.74%	18.20%	15.58%	16.23%	15.72%	17.44%	16.89%	15.74%	14.88%	14.57%	12.94%	11.64%	11.27%	11.00%	10.36%	9.85%	8.81%	9.40%	10.05%	9.23%	11.18%
24	Behreen Amdan Certificate	No Limit	Quarterly	2 year	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%
25	Behreen Amdan Certificate	No Limit	Half yearly	2 year	15.56%	15.79%	16.48%	17.30%	18.81%	16.36%	17.04%	16.51%	18.31%	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%
26	Behreen Amdan Certificate	No Limit	Half yearly	2 year									20.35%	19.70%	18.37%	17.36%	17.00%	15.09%	12.34%	11.97%	11.75%	11.14%	10.63%	9.52%	10.16%	10.94%	10.05%	12.16%
27	Behreen Amdan Certificate	No Limit	2 year	2 year	17.38%	17.64%	18.40%	19.32%	21.01%	18.70%	19.47%	18.87%	20.93%	20.26%	18.89%	17.86%	17.49%	15.52%	13.04%	12.67%	12.50%	11.66%	11.15%	10.00%	10.67%	11.24%	10.32%	12.49%
28	Behreen Amdan Certificate	No Limit	Monthly	3 year	16.47%	16.71%	17.44%	18.31%	19.91%	17.40%	18.12%	17.56%	19.47%	18.86%	17.58%	16.62%	16.27%	14.44%	13.50%	12.20%	12.00%	11.40%	10.37%	9.29%	9.91%	10.65%	9.34%	11.31%
29	Behreen Amdan Certificate	No Limit	Quarterly	3 year	16.68%	16.92%	17.65%	18.54%	20.15%	17.92%	18.66%	18.08%	20.06%	19.42%	18.10%	17.11%	16.76%	14.88%	13.74%	12.44%	12.25%	11.66%	10.63%	9.52%	10.16%	10.94%	9.88%	11.97%
30	Behreen Amdan Certificate	No Limit	Half yearly	3 year	16.98%	17.23%	17.98%	18.87%	20.52%	18.18%	18.93%	18.35%	20.35%	19.70%	18.37%	17.36%	17.00%	15.09%	13.97%	12.67%	12.50%	11.92%	10.89%	9.76%	10.42%	11.24%	10.16%	12.29%
31	Behreen Amdan Certificate	No Limit	yearly	3 year	18.60%	18.87%	19.69%	20.67%	22.47%	19.74%	20.55%	19.92%	22.09%	21.39%	19.94%	18.85%	18.46%	16.38%	14.20%	12.91%	12.75%	12.17%	11.15%	10.00%	10.67%	11.53%	10.43%	12.62%
32	Behreen Amdan Certificate	No Limit	3 year	3 year	19.00%	19.28%	20.12%	21.12%	22.96%	20.26%	21.09%	20.44%	22.67%	21.95%	20.47%	19.35%	18.94%	16.82%	14.90%	13.61%	13.50%	12.69%	11.67%	10.48%	11.18%	11.83%	10.86%	13.15%