

NRSP MICROFINANCE BANK LIMITED																												
Islamic banking division																												
Historical Profit Rates																												
Sr #	Products	Balance slab	Profit Payment Option	Period	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26
1	Islamic Premium Account	5000	Monthly	On demand	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
2	Taajir Bachat Account	100,000	Half yearly	On demand	7.92%	7.98%	7.00%	6.22%	5.70%	5.00%	5.34%	6.21%	5.97%	7.23%	7.00%	8.40%	10.18%	10.12%	10.63%	8.55%	6.84%	7.41%	8.45%	8.42%	7.23%	6.58%	6.10%	7.20%
3	Asaan Bachat Account	500,000	Half yearly	On demand	8.38%	8.21%	7.00%	6.22%	5.70%	5.00%	5.34%	6.21%	5.97%	7.23%	7.00%	8.40%	10.18%	10.12%	9.82%	7.89%	6.32%	6.84%	7.80%	8.42%	7.23%	6.58%	6.10%	7.20%
4	Bawaqar Bachat Account	No Limit	Monthly	On demand	8.85%	7.98%	7.00%	6.22%	5.70%	5.00%	5.34%	6.21%	5.43%	6.57%	6.67%	7.63%	10.18%	10.12%	10.63%	8.55%	6.84%	7.41%	8.45%	8.42%	7.23%	6.58%	6.10%	7.20%
5	Bawaqar Bachat Account -B	1 to 2,999,999	Monthly	On demand	8.47%	8.21%	7.00%	6.22%	5.70%	5.00%	5.34%	5.91%	5.43%	6.57%	6.67%	7.63%	10.18%	10.12%	9.82%	7.89%	6.32%	6.84%	7.80%	8.42%	7.23%	6.58%	6.10%	7.20%
6	Bawaqar Bachat Account -B	3,000,000 to 9,999,999	Monthly	On demand	13.04%	11.27%	8.00%	6.73%	6.22%	5.48%	5.84%	6.21%	5.97%	7.23%	7.34%	8.40%	10.18%	10.12%	9.82%	7.89%	6.32%	6.84%	7.80%	8.42%	7.23%	6.58%	6.10%	7.20%
7	Bawaqar Bachat Account -B	10,000,000 to 19,999,999	Monthly	On demand	13.50%	11.74%	9.00%	7.25%	6.74%	5.95%	6.35%	6.51%	6.25%	7.56%	7.67%	9.16%	10.18%	10.12%	9.82%	7.89%	6.32%	6.84%	0.00%	8.42%	7.23%	6.58%	6.10%	7.20%
8	Bawaqar Bachat Account -B	20,000,000 to 49,999,999	Monthly	On demand	13.97%	12.20%	10.00%	7.77%	7.26%	0.00%	0.00%	6.80%	6.52%	7.89%	8.00%	0.00%	0.00%	0.00%	9.82%	7.89%	6.32%	6.84%	0.00%	8.42%	7.23%	6.58%	6.10%	0.00%
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%	6.90%	7.37%	7.10%	6.79%	8.22%	8.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.12%	0.00%	7.13%	6.61%	7.80%
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%	9.92%	11.03%	0.00%	0.00%	0.00%	0.00%	0.00%	8.45%	9.12%	7.83%	0.00%	7.80%	
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%	0.00%	0.00%	0.00%	9.47%	0.00%	0.00%	8.10%	
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%	0.00%	0.00%	0.00%	9.82%	0.00%	0.00%	0.00%	
13	Bawaqar Bachat Account	No Limit	Quarterly	On demand	9.31%	8.45%	7.25%	6.48%	5.96%	5.24%	5.59%	6.51%	5.70%	6.90%	7.00%	8.02%	10.61%	10.54%	10.22%	8.22%	6.58%	7.13%	8.12%	8.77%	7.53%	6.86%	6.36%	7.50%
14	Bawaqar Bachat Account	No Limit	Half yearly	On demand	9.78%	8.92%	7.50%	6.73%	6.22%	5.48%	5.84%	6.80%	5.97%	7.23%	7.34%	8.40%	11.03%	10.96%	10.63%	8.55%	6.84%	7.41%	8.45%	9.12%	7.83%	7.13%	6.61%	7.80%
15	Behreen Amdan Certificate	No Limit	Quarterly	Quarterly	10.01%	10.09%	10.00%	9.07%	8.56%	7.62%	8.13%	8.87%	8.15%	9.86%	10.00%	11.45%	12.73%	12.65%	12.27%	9.87%	7.89%	8.55%	9.75%	10.52%	9.04%	8.23%	7.63%	9.00%
16	Behreen Amdan Certificate	No Limit	Monthly	6 months	10.71%	10.33%	10.00%	9.33%	8.82%	7.86%	8.39%	8.87%	7.60%	9.20%	9.34%	10.69%	11.88%	11.81%	11.45%	9.21%	7.37%	7.98%	9.10%	9.82%	8.44%	7.68%	7.12%	8.40%
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%	9.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.89%	8.55%	9.75%	10.52%	9.04%	8.23%	7.63%	0.00%
18	Behreen Amdan Certificate	No Limit	Half yearly	6 months	11.17%	10.80%	10.50%	9.84%	9.33%	8.33%	8.89%	9.46%	8.42%	10.19%	10.34%	11.83%	13.15%	13.07%	12.68%	10.19%	8.16%	8.84%	10.07%	10.87%	9.34%	8.50%	7.88%	9.30%
19	Behreen Amdan Certificate	No Limit	Monthly	1 year	11.17%	10.80%	10.50%	9.84%	9.33%	8.33%	8.89%	9.46%	8.15%	9.86%	10.00%	11.45%	12.73%	12.65%	12.27%	9.87%	7.89%	8.55%	9.75%	10.52%	9.04%	8.23%	7.63%	9.00%
20	Behreen Amdan Certificate	No Limit	Quarterly	1 year	11.41%	11.03%	10.75%	10.10%	9.59%	8.57%	9.15%	9.76%	8.42%	10.19%	10.34%	0.00%	13.15%	13.07%	12.68%	10.19%	8.16%	8.84%	10.07%	10.87%	9.34%	8.50%	7.88%	9.30%
21	Behreen Amdan Certificate	No Limit	Half yearly	1 year	11.64%	11.27%	11.00%	10.36%	9.85%	8.81%	9.40%	10.05%	8.91%	10.78%	10.94%	12.52%	13.92%	13.83%	13.41%	10.79%	8.63%	9.35%	10.66%	11.50%	9.88%	9.00%	8.34%	9.84%
22	Behreen Amdan Certificate	No Limit	yearly	1 year	11.87%	11.50%	11.25%	10.62%	10.11%	9.05%	9.66%	10.35%	8.69%	10.52%	10.67%	12.21%	13.58%	13.50%	13.09%	10.52%	8.42%	9.12%	10.40%	11.22%	9.64%	8.78%	8.14%	9.60%
23	Behreen Amdan Certificate	No Limit	Monthly	2 year	11.64%	11.27%	11.00%	10.36%	9.85%	8.81%	9.40%	10.05%	9.23%	11.18%	11.34%	12.98%	14.43%	14.34%	13.91%	11.18%	8.95%	9.69%	11.05%	11.92%	10.24%	9.33%	8.64%	10.20%
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%	
25	Behreen Amdan Certificate	No Limit	Half yearly	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%	
26	Behreen Amdan Certificate	No Limit	Half yearly	2 year	12.34%	11.97%	11.75%	11.14%	10.63%	9.52%	10.16%	10.94%	10.05%	12.16%	12.34%	14.12%	15.70%	15.60%	15.13%	12.17%	9.74%	10.55%	12.02%	12.98%	11.15%	10.15%	9.41%	11.10%
27	Behreen Amdan Certificate	No Limit	2 year	2 year	13.04%	12.67%	12.50%	11.66%	11.15%	10.00%	10.67%	11.24%	10.32%	12.49%	12.67%	14.51%	16.12%	16.03%	15.54%	12.50%	10.00%	10.83%	12.35%	13.33%	11.45%	10.42%	9.66%	11.40%
28	Behreen Amdan Certificate	No Limit	Monthly	3 year	13.50%	12.20%	12.00%	11.40%	10.37%	9.29%	9.91%	10.65%	9.34%	11.31%	11.47%	13.13%	14.60%	14.51%	14.07%	11.31%	9.05%	9.80%	11.18%	12.06%	10.36%	9.44%	8.75%	10.32%
29	Behreen Amdan Certificate	No Limit	Quarterly	3 year	13.74%	12.44%	12.25%	11.66%	10.63%	9.52%	10.16%	10.94%	9.88%	11.97%	12.14%	13.89%	15.45%	15.35%	14.89%	11.97%	9.58%	10.37%	11.83%	12.77%	10.97%	9.98%	9.25%	10.92%
30	Behreen Amdan Certificate	No Limit	Half yearly	3 year	13.97%	12.67%	12.50%	11.92%	10.89%	9.76%	10.42%	11.24%	10.16%	12.29%	12.47%	14.28%	15.87%	15.77%	15.30%	12.30%	9.84%	10.66%	12.15%	13.12%	11.27%	10.26%	9.51%	11.22%
31	Behreen Amdan Certificate	No Limit	yearly	3 year	14.20%	12.91%	12.75%	12.17%	11.15%	10.00%	10.67%	11.53%	10.43%	12.62%	12.81%	14.66%	16.29%	16.19%	15.70%	12.63%	10.11%	10.94%	12.48%	13.47%	11.57%	10.53%	9.76%	11.52%
32	Behreen Amdan Certificate	No Limit	3 year	3 year	14.90%	13.61%	13.50%	12.69%	11.67%	10.48%	11.18%	11.83%	10.86%	13.15%	13.34%	15.27%	16.97%	16.87%	16.36%	13.15%	10.53%	11.40%	13.00%	14.03%	12.05%	10.97%	10.17%	12.00%