

Islamic Naya Pakistan Certificates (INPCs) Historical Profit Rates



Year-2025

Product		Tenure/ Profit Payment	Jan-25	Feb-25
PKR	Islamic Naya Pakistan Certificates (INPCs) PKR	3 Months-Maturity	-	-
		6 Months - Maturity	-	-
		12 Months - Maturity	-	-
		3 Years- Bi Annually	10.75%	10.75%
		5 Years - Bi Annually	11.00%	11.00%
	Islamic Naya Pakistan Certificates - I (INPC-I) PKR	3 Months-Maturity	-	-
		6 Months - Maturity	-	-
		12 Months - Maturity	-	-
		3 Years- Bi Annually	14.00%	14.00%
		5 Years - Bi Annually	13.50%	13.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) PKR	3 Months-Maturity	21.00%	21.00%
		6 Months - Maturity	21.25%	21.25%
		12 Months - Maturity	21.50%	21.50%
		3 Years- Bi Annually	17.50%	17.50%
		5 Years - Bi Annually	15.00%	15.00%
USD	Islamic Naya Pakistan Certificates (INPCs) USD	3 Months-Maturity	-	-
		6 Months - Maturity	-	-
		12 Months - Maturity	-	-
		3 Years- Bi Annually	6.75%	6.75%
		5 Years - Bi Annually	7.00%	7.00%
	Islamic Naya Pakistan Certificates - I (INPC-I) USD	3 Months-Maturity	-	-
		6 Months - Maturity	-	-
		12 Months - Maturity	-	-
		3 Years- Bi Annually	8.00%	8.00%
		5 Years - Bi Annually	8.00%	8.00%
	Islamic Naya Pakistan Certificates - II (INPC-II) USD	3 Months-Maturity	8.25%	8.25%
		6 Months - Maturity	8.50%	8.50%
		12 Months - Maturity	9.00%	9.00%
		3 Years- Bi Annually	8.00%	8.00%
		5 Years - Bi Annually	8.00%	8.00%
GBP	Islamic Naya Pakistan Certificates (INPCs) GBP	3 Months-Maturity	-	-
		6 Months - Maturity	-	-
		12 Months - Maturity	-	-
		3 Years- Bi Annually	6.25%	6.25%
		5 Years - Bi Annually	6.50%	6.50%
	Islamic Naya Pakistan Certificates - I (INPC-I) GBP	3 Months-Maturity	-	-
		6 Months - Maturity	-	-
		12 Months - Maturity	-	-
		3 Years- Bi Annually	7.50%	7.50%
		5 Years - Bi Annually	7.50%	7.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP	3 Months-Maturity	7.25%	7.25%
		6 Months - Maturity	7.50%	7.50%
		12 Months - Maturity	8.00%	8.00%
		3 Years- Bi Annually	7.50%	7.50%
		5 Years - Bi Annually	7.50%	7.50%
EURO	Islamic Naya Pakistan Certificates (INPCs) EURO	3 Months-Maturity	-	-
		6 Months - Maturity	-	-
		12 Months - Maturity	-	-
		3 Years- Bi Annually	5.50%	5.50%
		5 Years - Bi Annually	5.75%	5.75%
	Islamic Naya Pakistan Certificates - I (INPC-I) EURO	3 Months-Maturity	-	-
		6 Months - Maturity	-	-
		12 Months - Maturity	-	-
		3 Years- Bi Annually	6.50%	6.50%
		5 Years - Bi Annually	6.50%	6.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) EURO	3 Months-Maturity	6.25%	6.25%
		6 Months - Maturity	6.50%	6.50%
		12 Months - Maturity	7.00%	7.00%
		3 Years- Bi Annually	6.50%	6.50%
		5 Years - Bi Annually	6.50%	6.50%

Profit Rates are per annum and declared on Monthly basis.

Islamic Naya Pakistan Certificates (INPCs) Historical Profit Rates



Year-2024

Product		Tenure/ Profit Payment	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
PKR	Islamic Naya Pakistan Certificates (INPCs) PKR	3 Months-Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		12 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		3 Years- Bi Annually	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
		5 Years - Bi Annually	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
	Islamic Naya Pakistan Certificates - I (INPC-I) PKR	3 Months-Maturity	15.00%	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	15.25%	15.25%	15.25%	15.25%	-	-	-	-	-	-	-	-
		12 Months - Maturity	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	-	-
		3 Years- Bi Annually	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%
		5 Years - Bi Annually	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) PKR	3 Months-Maturity	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%
		6 Months - Maturity	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%
		12 Months - Maturity	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%
		3 Years- Bi Annually	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%
		5 Years - Bi Annually	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
USD	Islamic Naya Pakistan Certificates (INPCs) USD	3 Months-Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		12 Months - Maturity	6.50%	6.50%	-	-	-	-	-	-	-	-	-	-
		3 Years- Bi Annually	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
		5 Years - Bi Annually	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
	Islamic Naya Pakistan Certificates - I (INPC-I) USD	3 Months-Maturity	7.00%	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	7.20%	7.20%	7.20%	7.20%	-	-	-	-	-	-	-	-
		12 Months - Maturity	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	-	-
		3 Years- Bi Annually	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
		5 Years - Bi Annually	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
	Islamic Naya Pakistan Certificates - II (INPC-II) USD	3 Months-Maturity	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
		6 Months - Maturity	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
		12 Months - Maturity	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
		3 Years- Bi Annually	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
		5 Years - Bi Annually	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
GBP	Islamic Naya Pakistan Certificates (INPCs) GBP	3 Months-Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		12 Months - Maturity	5.75%	5.75%	-	-	-	-	-	-	-	-	-	-
		3 Years- Bi Annually	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
		5 Years - Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
	Islamic Naya Pakistan Certificates - I (INPC-I) GBP	3 Months-Maturity	5.50%	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	6.00%	6.00%	6.00%	6.00%	-	-	-	-	-	-	-	-
		12 Months - Maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	-	-
		3 Years- Bi Annually	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		5 Years - Bi Annually	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP	3 Months-Maturity	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
		6 Months - Maturity	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		12 Months - Maturity	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
		3 Years- Bi Annually	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		5 Years - Bi Annually	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
EURO	Islamic Naya Pakistan Certificates (INPCs) EURO	3 Months-Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		12 Months - Maturity	5.25%	5.25%	-	-	-	-	-	-	-	-	-	-
		3 Years- Bi Annually	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
		5 Years - Bi Annually	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
	Islamic Naya Pakistan Certificates - I (INPC-I) EURO	3 Months-Maturity	4.00%	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	4.50%	4.50%	4.50%	4.50%	-	-	-	-	-	-	-	-
		12 Months - Maturity	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	-	-	-	-
		3 Years- Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		5 Years - Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) EURO	3 Months-Maturity	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
		6 Months - Maturity	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		12 Months - Maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
		3 Years- Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		5 Years - Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%

Profit Rates are per annum and declared on Monthly basis.

Islamic Naya Pakistan Certificates (INPCs) Historical Profit Rates



Year-2023

Product		Tenure/ Profit Payment	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
PKR	Islamic Naya Pakistan Certificates (INPCs) PKR	3 Months-Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	10.00%	10.00%	10.00%	-	-	-	-	-	-	-	-	-
		12 Months - Maturity	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	-	-	-
		3 Years- Bi Annually	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
		5 Years - Bi Annually	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
	Islamic Naya Pakistan Certificates - I (INPC-I) PKR	3 Months-Maturity	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
		6 Months - Maturity	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%
		12 Months - Maturity	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%
		3 Years- Bi Annually	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%
		5 Years - Bi Annually	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) PKR	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.00%	21.00%	21.00%
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.25%	21.25%	21.25%
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.50%	21.50%	21.50%
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17.50%	17.50%	17.50%
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.00%	15.00%	15.00%
USD	Islamic Naya Pakistan Certificates (INPCs) USD	3 Months-Maturity	5.50%	5.50%	5.50%	5.50%	-	-	-	-	-	-	-	-
		6 Months - Maturity	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	-	-	-	-	-
		12 Months - Maturity	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		3 Years- Bi Annually	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
		5 Years - Bi Annually	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
	Islamic Naya Pakistan Certificates - I (INPC-I) USD	3 Months-Maturity	N/A	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
		6 Months - Maturity	N/A	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%
		12 Months - Maturity	N/A	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		3 Years- Bi Annually	N/A	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
		5 Years - Bi Annually	N/A	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
	Islamic Naya Pakistan Certificates - II (INPC-II) USD	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.25%	8.25%	8.25%
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.50%	8.50%	8.50%
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9.00%	9.00%	9.00%
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.00%	8.00%	8.00%
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.00%	8.00%	8.00%
GBP	Islamic Naya Pakistan Certificates (INPCs) GBP	3 Months-Maturity	5.25%	5.25%	5.25%	5.25%	-	-	-	-	-	-	-	-
		6 Months - Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	-	-	-	-	-
		12 Months - Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
		3 Years- Bi Annually	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
		5 Years - Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
	Islamic Naya Pakistan Certificates - I (INPC-I) GBP	3 Months-Maturity	N/A	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
		6 Months - Maturity	N/A	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
		12 Months - Maturity	N/A	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
		3 Years- Bi Annually	N/A	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		5 Years - Bi Annually	N/A	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.25%	7.25%	7.25%
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.50%	7.50%	7.50%
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.00%	8.00%	8.00%
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.50%	7.50%	7.50%
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.50%	7.50%	7.50%
EURO	Islamic Naya Pakistan Certificates (INPCs) EURO	3 Months-Maturity	4.75%	4.75%	4.75%	4.75%	-	-	-	-	-	-	-	-
		6 Months - Maturity	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	-	-	-	-	-
		12 Months - Maturity	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
		3 Years- Bi Annually	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
		5 Years - Bi Annually	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
	Islamic Naya Pakistan Certificates - I (INPC-I) EURO	3 Months-Maturity	N/A	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
		6 Months - Maturity	N/A	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
		12 Months - Maturity	N/A	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
		3 Years- Bi Annually	N/A	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		5 Years - Bi Annually	N/A	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) EURO	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.25%	6.25%	6.25%
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.50%	6.50%	6.50%
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.00%	7.00%	7.00%
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.50%	6.50%	6.50%
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.50%	6.50%	6.50%

Profit Rates are per annum and declared on Monthly basis.

Islamic Naya Pakistan Certificates (INPCs)

Historical Profit Rates



Year-2022

Product		Tenure/ Profit Payment	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
PKR	Islamic Naya Pakistan Certificates (INPCs) PKR	3 Months-Maturity	9.51%	9.50%	9.51%	9.50%	9.49%	9.51%	9.49%	9.51%	9.50%	9.51%	9.49%	9.50%
		6 Months - Maturity	10.01%	9.99%	10.01%	9.99%	10.00%	9.99%	10.01%	9.99%	10.01%	10.02%	10.01%	10.00%
		12 Months - Maturity	10.50%	10.49%	10.50%	10.51%	10.49%	10.50%	10.49%	10.50%	10.51%	10.50%	10.49%	10.50%
		3 Years- Bi Annually	10.75%	10.76%	10.74%	10.76%	10.74%	10.76%	10.75%	10.74%	10.76%	10.74%	10.76%	10.75%
		5 Years - Bi Annually	11.00%	11.01%	10.99%	11.01%	10.99%	11.01%	10.99%	11.01%	11.01%	10.98%	10.99%	11.00%
	Islamic Naya Pakistan Certificates - I (INPC-I) PKR	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.98%	14.99%	15.00%
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.26%	15.24%	15.25%
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.49%	15.51%	15.50%
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.02%	14.01%	14.00%
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.51%	13.49%	13.50%
USD	Islamic Naya Pakistan Certificates (INPCs) USD	3 Months-Maturity	5.49%	5.50%	5.51%	5.50%	5.49%	5.51%	5.50%	5.49%	5.51%	5.52%	5.51%	5.50%
		6 Months - Maturity	6.00%	6.01%	5.99%	6.01%	6.00%	6.01%	5.99%	6.00%	5.99%	6.01%	5.99%	5.99%
		12 Months - Maturity	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.50%	6.50%
		3 Years- Bi Annually	6.74%	6.76%	6.75%	6.76%	6.74%	6.76%	6.74%	6.76%	6.75%	6.74%	6.76%	6.76%
		5 Years - Bi Annually	6.99%	7.01%	6.99%	7.01%	7.00%	7.01%	6.99%	7.01%	6.99%	7.00%	7.01%	7.01%
	Islamic Naya Pakistan Certificates - I (INPC-I) USD	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GBP	Islamic Naya Pakistan Certificates (INPCs) GBP	3 Months-Maturity	5.25%	5.26%	5.24%	5.26%	5.24%	5.25%	5.26%	5.24%	5.26%	5.25%	5.26%	5.25%
		6 Months - Maturity	5.49%	5.51%	5.49%	5.51%	5.50%	5.51%	5.49%	5.51%	5.50%	5.52%	5.51%	5.50%
		12 Months - Maturity	5.74%	5.75%	5.74%	5.75%	5.76%	5.74%	5.74%	5.75%	5.74%	5.76%	5.74%	5.75%
		3 Years- Bi Annually	6.26%	6.24%	6.25%	6.24%	6.25%	6.26%	6.24%	6.26%	6.24%	6.26%	6.25%	6.25%
		5 Years - Bi Annually	6.49%	6.50%	6.51%	6.50%	6.51%	6.49%	6.51%	6.52%	6.51%	6.49%	6.51%	6.50%
	Islamic Naya Pakistan Certificates - I (INPC-I) GBP	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EURO	Islamic Naya Pakistan Certificates (INPCs) EURO	3 Months-Maturity	4.74%	4.75%	4.76%	4.74%	4.75%	4.76%	4.74%	4.76%	4.75%	4.76%	4.74%	4.75%
		6 Months - Maturity	5.01%	4.99%	5.00%	5.01%	4.99%	5.00%	5.01%	4.99%	5.02%	5.01%	5.00%	5.00%
		12 Months - Maturity	5.26%	5.25%	5.26%	5.25%	5.24%	5.26%	5.24%	5.26%	5.24%	5.25%	5.26%	5.25%
		3 Years- Bi Annually	5.49%	5.51%	5.50%	5.49%	5.51%	5.49%	5.50%	5.51%	5.52%	5.51%	5.49%	5.52%
		5 Years - Bi Annually	5.75%	5.76%	5.74%	5.76%	5.74%	5.76%	5.74%	5.76%	5.74%	5.76%	5.75%	5.75%
	Islamic Naya Pakistan Certificates - I (INPC-I) EURO	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Profit Rates are per annum and declared on Monthly basis.

Islamic Naya Pakistan Certificates (INPCs)

Historical Profit Rates



Year-2021

Product		Tenure/ Profit Payment	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
PKR	Islamic Naya Pakistan Certificates (INPCs) PKR	3 Months-Maturity	9.49%	9.51%	9.51%	9.49%	9.50%	9.51%	9.49%	9.49%	9.51%	9.49%	9.51%	9.49%
		6 Months - Maturity	10.01%	9.99%	10.01%	10.00%	9.99%	9.99%	10.00%	10.01%	9.99%	10.00%	10.01%	9.99%
		12 Months - Maturity	10.51%	10.51%	10.50%	10.51%	10.49%	10.49%	10.51%	10.48%	10.50%	10.51%	10.49%	10.51%
		3 Years- Bi Annually	10.75%	10.75%	10.76%	10.75%	10.75%	10.76%	10.74%	10.74%	10.76%	10.74%	10.76%	10.74%
		5 Years - Bi Annually	11.01%	10.99%	11.00%	10.99%	11.01%	11.01%	10.99%	11.01%	10.99%	11.01%	11.00%	11.01%
	Islamic Naya Pakistan Certificates - I (INPC-I) PKR [Applicable on Fresh Bookings from 1st October, 2022]	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
USD	Islamic Naya Pakistan Certificates (INPCs) USD	3 Months-Maturity	5.49%	5.49%	5.50%	5.51%	5.50%	5.51%	5.49%	5.51%	5.49%	5.50%	5.49%	5.51%
		6 Months - Maturity	6.01%	5.99%	6.01%	6.00%	6.01%	6.00%	6.01%	5.99%	6.01%	5.99%	6.01%	5.99%
		12 Months - Maturity	6.51%	6.49%	6.50%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%
		3 Years- Bi Annually	6.76%	6.75%	6.74%	6.74%	6.75%	6.76%	6.76%	6.74%	6.74%	6.75%	6.74%	6.75%
		5 Years - Bi Annually	7.01%	6.99%	6.99%	6.99%	7.00%	6.99%	7.00%	6.99%	7.00%	7.02%	6.99%	7.01%
	Islamic Naya Pakistan Certificates - I (INPC-I) USD	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GBP	Islamic Naya Pakistan Certificates (INPCs) GBP	3 Months-Maturity	N/A	N/A	5.26%	5.24%	5.25%	5.26%	5.24%	5.25%	5.26%	5.24%	5.26%	5.24%
		6 Months - Maturity	N/A	N/A	5.50%	5.51%	5.51%	5.50%	5.51%	5.49%	5.51%	5.50%	5.49%	5.51%
		12 Months - Maturity	N/A	N/A	5.76%	5.76%	5.76%	5.74%	5.76%	5.74%	5.75%	5.76%	5.74%	5.76%
		3 Years- Bi Annually	N/A	N/A	6.43%	6.25%	6.25%	6.26%	6.26%	6.25%	6.26%	6.24%	6.26%	6.25%
		5 Years - Bi Annually	N/A	N/A	6.49%	6.51%	6.51%	6.51%	6.50%	6.51%	6.49%	6.51%	6.49%	6.51%
	Islamic Naya Pakistan Certificates - I (INPC-I) GBP	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EURO	Islamic Naya Pakistan Certificates (INPCs) EURO	3 Months-Maturity	N/A	N/A	4.74%	4.74%	4.75%	4.76%	4.74%	4.76%	4.74%	4.76%	4.74%	4.76%
		6 Months - Maturity	N/A	N/A	5.00%	5.01%	5.00%	5.00%	5.01%	5.00%	5.01%	5.00%	5.01%	4.99%
		12 Months - Maturity	N/A	N/A	5.24%	5.25%	5.24%	5.26%	5.25%	5.24%	5.26%	5.25%	5.26%	5.25%
		3 Years- Bi Annually	N/A	N/A	5.49%	5.49%	5.51%	5.51%	5.49%	5.50%	5.51%	5.51%	5.49%	5.51%
		5 Years - Bi Annually	N/A	N/A	5.75%	5.76%	5.75%	5.76%	5.75%	5.76%	5.74%	5.75%	5.76%	5.74%
	Islamic Naya Pakistan Certificates - I (INPC-I) EURO	3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Profit Rates are per annum and declared on Monthly basis.

Islamic Naya Pakistan Certificates (INPCs) Historical Profit Rates



Year-2020

Product		Tenure/ Profit Payment	Oct-20	Nov-20	Dec-20
PKR	Islamic Naya Pakistan Certificates (INPCs) PKR	3 Months-Maturity	9.51%	9.51%	9.51%
		6 Months - Maturity	10.01%	9.99%	9.99%
		12 Months - Maturity	10.49%	10.48%	10.49%
		3 Years- Bi Annually	10.77%	10.75%	10.76%
		5 Years - Bi Annually	11.01%	11.02%	10.99%
	Islamic Naya Pakistan Certificates - I (INPC-I) PKR [Applicable on Fresh Bookings from 1st October, 2022]	3 Months-Maturity	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A
USD	Islamic Naya Pakistan Certificates (INPCs) USD	3 Months-Maturity	5.49%	5.50%	5.51%
		6 Months - Maturity	5.99%	6.02%	6.01%
		12 Months - Maturity	6.51%	6.51%	6.49%
		3 Years- Bi Annually	6.74%	6.76%	6.74%
		5 Years - Bi Annually	7.01%	6.99%	6.99%
	Islamic Naya Pakistan Certificates - I (INPC-I) USD	3 Months-Maturity	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A
GBP	Islamic Naya Pakistan Certificates (INPCs) GBP	3 Months-Maturity	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A
	Islamic Naya Pakistan Certificates - I (INPC-I) GBP	3 Months-Maturity	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A
EURO	Islamic Naya Pakistan Certificates (INPCs) EURO	3 Months-Maturity	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A
	Islamic Naya Pakistan Certificates - I (INPC-I) EURO	3 Months-Maturity	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A
		12 Months - Maturity	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A

Profit Rates are per annum and declared on Monthly basis.