



Islamic Naya Pakistan Certificate Actual Rate in PKR	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	0.00%
6 Months Profit at maturity	0.00%
1 Year Profit at maturity	0.00%
3 Years Profit at Half Yearly	10.75%
5 Years Profit at Half Yearly	11.00%

Islamic Naya Pakistan Certificate Actual Rate in PKR 1	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	15.00%
6 Months Profit at maturity	15.25%
1 Year Profit at maturity	15.50%
3 Years Profit at Half Yearly	14.00%
5 Years Profit at Half Yearly	13.50%

Islamic Naya Pakistan Certificate Actual Rate in PKR 2	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	21.00%
6 Months Profit at maturity	21.25%
1 Year Profit at maturity	21.50%
3 Years Profit at Half Yearly	17.50%
5 Years Profit at Half Yearly	15.00%

Islamic Naya Pakistan Certificate Actual Rate in USD	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	0.00%
6 Months Profit at maturity	0.00%
1 Year Profit at maturity	6.50%
3 Years Profit at Half Yearly	6.75%
5 Years Profit at Half Yearly	7.00%

Islamic Naya Pakistan Certificate Actual Rate in USD 1	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	7.00%
6 Months Profit at maturity	7.20%
1 Year Profit at maturity	7.50%
3 Years Profit at Half Yearly	8.00%
5 Years Profit at Half Yearly	8.00%

Islamic Naya Pakistan Certificate Actual Rate in USD 2	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	8.25%
6 Months Profit at maturity	8.50%
1 Year Profit at maturity	9.00%
3 Years Profit at Half Yearly	8.00%
5 Years Profit at Half Yearly	8.00%

Islamic Naya Pakistan Certificate Actual Rate in EUR	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	0.00%
6 Months Profit at maturity	0.00%
1 Year Profit at maturity	5.25%
3 Years Profit at Half Yearly	5.50%
5 Years Profit at Half Yearly	5.75%

Islamic Naya Pakistan Certificate Actual Rate in EUR 1	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	4.00%
6 Months Profit at maturity	4.50%
1 Year Profit at maturity	5.00%
3 Years Profit at Half Yearly	6.50%
5 Years Profit at Half Yearly	6.50%

Islamic Naya Pakistan Certificate Actual Rate in EUR 2	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	6.25%
6 Months Profit at maturity	6.50%
1 Year Profit at maturity	7.00%
3 Years Profit at Half Yearly	6.50%
5 Years Profit at Half Yearly	6.50%

Islamic Naya Pakistan Certificate Actual Rate in GBP	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	0.00%
6 Months Profit at maturity	0.00%
1 Year Profit at maturity	5.75%
3 Years Profit at Half Yearly	6.25%
5 Years Profit at Half Yearly	6.50%

Islamic Naya Pakistan Certificate Actual Rate in GBP 1	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	5.50%
6 Months Profit at maturity	6.00%
1 Year Profit at maturity	7.00%
3 Years Profit at Half Yearly	7.50%
5 Years Profit at Half Yearly	7.50%

Islamic Naya Pakistan Certificate Actual Rate in GBP 2	
TYPE OF ACCOUNTS	Jan-24
3 Months Profit at maturity	7.25%
6 Months Profit at maturity	7.50%
1 Year Profit at maturity	8.00%
3 Years Profit at Half Yearly	7.50%
5 Years Profit at Half Yearly	7.50%



			Islamic Naya P	akistan Certif	icate Actual Ra	ate in PKR						
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Months Profit at maturity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%	10.00%	10.00%
1 Year Profit at maturity	0.00%	0.00%	0.00%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
3 Years Profit at Half Yearly	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 Profit at Half Yearly	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 I	Naya Pakistan	Certificate Ac	tual Rate in Pk	(R 1					
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at 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 Profit at 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%
1 Year Profit at 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 Profit at Half Yearly	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 Profit at Half Yearly	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 I	Naya Pakistan	Certificate Ac	tual Rate in Pl	(R 2					
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	21.00%	21.00%	21.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Months Profit at maturity	21.25%	21.25%	21.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 Year Profit at maturity	21.50%	21.50%	21.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Years Profit at Half Yearly	17.50%	17.50%	17.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Years Profit at Half Yearly	15.00%	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

			Islamic	Naya Pakistar	Certificate A	tual Rate in U	ISD					
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.50%	5.50%	5.50%	5.50%
6 Months Profit at maturity	0.00%	0.00%	0.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
1 Year Profit at 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 Profit at Half Yearly	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 Profit at Half Yearly	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 N	Naya Pakistan	Certificate Act	tual Rate in US	SD 1					
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	5.50%
6 Months Profit at maturity	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	6.00%
1 Year Profit at maturity	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	6.50%
3 Years Profit at Half Yearly	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	6.75%
5 Years Profit at Half Yearly	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	7.00%

			Islamic N	laya Pakistan	Certificate Act	tual Rate in US	SD 2					
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	8.25%	8.25%	8.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Months Profit at maturity	8.50%	8.50%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 Year Profit at maturity	9.00%	9.00%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Years Profit at Half Yearly	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Years Profit at Half Yearly	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

			Islamis	Nava Bakista	n Certificate A	ctual Bata in E	:IID					
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.75%	4.75%	4.75%	4.75%
6 Months Profit at maturity	0.00%	0.00%	0.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
1 Year Profit at 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 Profit at Half Yearly	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 Profit at Half Yearly	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	Certificate Ac	tual Rate in El	JR 1					
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.75%
6 Months Profit at maturity	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	5.00%
1 Year Profit at maturity	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.25%
3 Years Profit at Half Yearly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	5.50%
5 Years Profit at Half Yearly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	5.75%
	•											
			Islamic I	Naya Pakistan	Certificate Ac	tual Rate in El	JR 2					
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	6.25%	6.25%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Months Profit at maturity	6.50%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 Year Profit at maturity	7.00%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Years Profit at Half Yearly	6.50%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Years Profit at Half Yearly	6.50%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.25%	5.25%	5.25%	5.25%
6 Months Profit at maturity	0.00%	0.00%	0.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
1 Year Profit at 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 Profit at Half Yearly	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 Profit at Half Yearly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
	T =	T		1	Certificate Ac			T		T		
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.25%
6 Months Profit at maturity	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.50%
1 Year Profit at maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	5.75%
3 Years Profit at Half Yearly	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	6.25%
5 Years Profit at Half Yearly	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	6.50%
				N B. ! ! !	Ctift : :	total Dark 1 G	DD 3					
TYPE OF ACCOUNTS	Dec-23	Nov-23	Oct-23	Naya Pakistan Sep-23	Certificate Ac	tual Rate in GI Jul-23	BP 2 Jun-23	May 22	Apr-23	Mar-23	Feb-23	Jan-23
3 Months Profit at maturity	7.25%	7.25%	7.25%	0.00%	Aug-23 0.00%	0.00%	0.00%	May-23 0.00%	0.00%	0.00%	0.00%	0.00%
•	7.50%	7.25%	7.25%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%
6 Months Profit at maturity 1 Year Profit at maturity	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Years Profit at Half Yearly	7.50%	7.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Years Profit at Half Yearly	7.50%	7.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
J TEATS FIUTIL AL HAIT TEATTY	7.50%	7.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%





			Is	lamic Naya	Pakistan (Certificate	Actual Rat	e in PKR					
	TYPE OF ACCOUNTS	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22
3	Months Profit at maturity	9.50%	9.49%	9.51%	9.50%	9.51%	9.49%	9.51%	9.49%	9.50%	9.51%	9.50%	9.51%
6	Months Profit at maturity	10.00%	10.01%	10.02%	10.01%	9.99%	10.01%	9.99%	10.00%	9.99%	10.01%	9.99%	10.01%
1	Year Profit at maturity	10.50%	10.49%	10.50%	10.51%	10.50%	10.49%	10.50%	10.49%	10.51%	10.50%	10.49%	10.50%
3	Years Profit at Half Yearly	10.75%	10.76%	10.74%	10.76%	10.74%	10.75%	10.76%	10.74%	10.76%	10.74%	10.76%	10.75%
5	Years Profit at Half Yearly	11.00%	10.99%	10.98%	11.01%	11.01%	10.99%	11.01%	10.99%	11.01%	10.99%	11.01%	11.00%

			Isla	amic Naya	Pakistan C	ertificate A	ctual Rate	in PKR 1					
	TYPE OF ACCOUNTS	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22
3	Months Profit at maturity	15.00%	14.99%	14.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Months Profit at maturity	15.25%	15.24%	15.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Year Profit at maturity	15.50%	15.51%	15.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Years Profit at Half Yearly	14.00%	14.01%	14.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Years Profit at Half Yearly	13.50%	13.49%	13.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

		Is	lamic Naya	Pakistan (Certificate	Actual Rat	e in USD					
TYPE OF ACCOUNTS	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22
3 Months Profit at maturity	5.50%	5.51%	5.52%	5.51%	5.49%	5.50%	5.51%	5.49%	5.50%	5.51%	5.50%	5.49%
6 Months Profit at maturity	5.99%	5.99%	6.01%	5.99%	6.00%	5.99%	6.01%	6.00%	6.01%	5.99%	6.01%	6.00%
1 Year Profit at maturity	6.50%	6.50%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%
3 Years Profit at Half Yearly	6.76%	6.76%	6.74%	6.75%	6.76%	6.74%	6.76%	6.74%	6.76%	6.75%	6.76%	6.74%
5 Years Profit at Half Yearly	7.01%	7.01%	7.00%	6.99%	7.01%	6.99%	7.01%	7.00%	7.01%	6.99%	7.01%	6.99%

			Isl	amic Naya	Pakistan (Certificate	Actual Rat	e in EUR					
	TYPE OF ACCOUNTS	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22
3	Months Profit at maturity	4.75%	4.74%	4.76%	4.75%	4.76%	4.74%	4.76%	4.75%	4.74%	4.76%	4.75%	4.74%
6	Months Profit at maturity	5.00%	5.00%	5.01%	5.02%	4.99%	5.01%	5.00%	4.99%	5.01%	5.00%	4.99%	5.01%
1	Year Profit at maturity	5.25%	5.26%	5.25%	5.24%	5.26%	5.24%	5.26%	5.24%	5.25%	5.26%	5.25%	5.26%
3	Years Profit at Half Yearly	5.52%	5.49%	5.51%	5.52%	5.51%	5.50%	5.49%	5.51%	5.49%	5.50%	5.51%	5.49%
5	Years Profit at Half Yearly	5.75%	5.75%	5.76%	5.74%	5.76%	5.74%	5.76%	5.74%	5.76%	5.74%	5.76%	5.75%

			Isl	amic Naya	Pakistan (Certificate	Actual Rat	e in GBP					
	TYPE OF ACCOUNTS	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22
3	Months Profit at maturity	5.25%	5.26%	5.25%	5.26%	5.24%	5.26%	5.25%	5.24%	5.26%	5.24%	5.26%	5.25%
6	Months Profit at maturity	5.50%	5.51%	5.52%	5.50%	5.51%	5.49%	5.51%	5.50%	5.51%	5.49%	5.51%	5.49%
1	Year Profit at maturity	5.75%	5.74%	5.76%	5.74%	5.75%	5.74%	5.74%	5.76%	5.75%	5.74%	5.75%	5.74%
3	Years Profit at Half Yearly	6.25%	6.25%	6.26%	6.24%	6.26%	6.24%	6.26%	6.25%	6.24%	6.25%	6.24%	6.26%
5	Years Profit at Half Yearly	6.50%	6.51%	6.49%	6.51%	6.52%	6.51%	6.49%	6.51%	6.50%	6.51%	6.50%	6.49%
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