

SONERI BANK LIMITED - ISLAMIC BANKING

Normal Deposits Profit Rates - 2024-2025

	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24
Product	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates	Rates
MUSTAQEEM MUNAFA - MONTHLY PROFIT																			
Upto 9.99M	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
10M - 24.99M	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	7.50%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
25M - 49.99M	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.50%	7.75%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
50M - 99.99M	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.75%	8.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
100M - 299.99M	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	8.00%	8.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
300M - 499.99M	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	8.25%	8.50%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
500M - 999.99M	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	8.50%	8.75%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
1B - 1.99B	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	8.75%	9.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%
Equal & above 2B	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	9.00%	9.50%	15.50%	16.50%	19.00%	19.00%	19.50%	19.50%	19.50%	19.50%	19.50%	19.50%
SONERI MUSTAQEEM BACHAT - MONTHLY PROFIT																			
Soneri Bachat Saving																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Pension Saving																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	10.00%	10.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Non-Resident Saving-Non Resident AC Repatriable-NRAR																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Mustaqeem Remit Direct Account																			
All	7.73%	7.25%	7.92%	7.93%															
Soneri PLS Saving																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Employee Banking Saving																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	9.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Mustaqeem Youngsters Saving Account																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	10.00%	12.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Mustaqeem Sahara Account																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	10.00%	12.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%				
Soneri Mustaqeem Ladies Account																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	10.00%	12.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%				
Non-Resident Non-Repatriative Saving-NRAN																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	9.00%	9.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Roshan Savings Account																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	10.00%	12.00%		7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
MUSTAQEEM ASAAN - MONTHLY PROFIT																			
Soneri Asaan Saving																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Asaan Bachat																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Mustaqeem Asaan Remittance Account																			
All	7.73%	7.25%	7.92%	7.93%															
MUSTAQEEM DIGITAL ACCOUNT																			
Asaan Digital Saving Account (ADA)																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Freelance Digital Account																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	10.00%	12.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Asaan Digital Remitt Acc(ADRA)SA IB																			
All	7.73%	7.25%	7.92%	7.93%	7.83%	8.49%	8.93%	7.25%	7.25%										
SONERI MUSTAQEEM RAHAT - MONTHLY PROFIT																			
All	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.39%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Notice Deposit																			
7 Day's Notice	7.25%	7.25%	7.92%	7.25%	7.25%	7.25%	7.25%												
Ladies First Term Deposit (Monthly Income Scheme)																			
1 year	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	8.00%												
2 Year	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%												
3 Year	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%												
SONERI MUSTAQEEM MEAADi (TERM DEPOSIT):																			
Meaadi - 1 Month - Maturity Profit																			
Upto 9.99M	7.25%	7.25%	7.25%	7.25%	7.25%	7.20%	5.65%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
10M - 49.99M	7.50%	7.50%	7.50%	7.50%	7.50%	7.45%	6.04%	7.75%	7.75%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
50M - 99.99M	7.75%	7.75%	7.75%	7.75%	7.75%	7.70%	6.24%	8.00%	8.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
100M - 299.99M	8.00%	8.00%	8.00%	8.00%	8.00%	7.94%	6.43%	8.25%	8.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
300M - 1.499.99B	8.25%	8.25%	8.25%	8.25%	8.25%	8.19%	6.63%	8.50%	8.50%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Equal & above 1.5B	8.50%	8.50%	8.50%	8.50%	8.50%	8.44%	6.82%	12.00%											
Meaadi - 3 Month - Maturity Profit																			
Upto 9.99M	7.50%	7.50%	7.50%	7.50%	7.50%	7.45%	5.85%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
10M - 49.99M	7.75%	7.75%	7.75%	7.75%	7.75%	7.70%	6.04%	7.75%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
50M - 99.99M	8.00%	8.00%	8.00%	8.00%	8.00%	7.94%	6.24%	8.00%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
100M - 299M	8.25%	8.25%	8.25%	8.25%	8.25%	-	-	8.25%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
Equal & above 300M	8.50%	8.50%	8.50%		8.50%	8.19%	6.43%	8.50%	19.50%	19.50%									
Meaadi - 3 Month - Monthly Profit																			
Upto 9.99M	7.25%	7.25%	7.25%	7.25%	7.25%	7.20%	5.65%	7.25%	7.72%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.72%	7.25%	7.25%	7.25%
10M - 49.99M	7.50%	7.50%	7.50%	7.50%	7.50%	8.44%	5.84%	7.49%	7.95%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.95%	7.25%	7.25%	7.25%
50M - 99.99M	7.75%	7.75%	7.75%	7.75%	7.75%	7.70%	6.02%	7.72%	8.19%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	8.19%	7.25%	7.25%	7.25%
Equal & above 100M	7.95%	7.95%	7.95%	7.95%	7.95%	7.89%	6.20%	7.95%	8.42%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	8.42%	7.25%	7.25%	7.25%

Normal Deposits Profit Rates - 2024-2025

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SONERI BANK LIMITED - ISLAMIC BANKING
Normal Deposits Profit Rates - 2023

		Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23
Product		Rates	Rates	Rates	Rates	Rates	Rates
MUSTAQEEM MUNAFA - MONTHLY PROFIT							
Upto 9.99M		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
10M - 24.99M		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
25M - 49.99M		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
50M - 99.99M		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
100M - 299.99M		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
300M - 499.99M		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
500M - 999.99M		8.93%	7.50%	7.50%	7.50%	7.50%	7.50%
1B - 1.99B		8.93%	13.00%	13.00%	13.00%	13.00%	13.00%
Equal and above 2B		8.93%	20.00%	20.00%	20.00%	20.00%	20.00%
SONERI MUSTAQEEM BACHAT - MONTHLY PROFIT							
Soneri Bachat Saving							
All		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Pension Saving							
All		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Non-Resident Saving							
All		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri PLS Saving							
All		8.93%	7.25%	7.25%			
Soneri Employee Banking Saving							
All		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
Non-Resident Non-Repatriative Saving							
All		8.93%	7.25%	7.25%			
Soneri Mustaqeem Ladies Account							
All		8.93%	7.25%				
MUSTAQEEM ASAAAN - MONTHLY PROFIT							
Soneri Asaan Saving		8.93%					
All		7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Soneri Asaan Bachat		8.93%					
All		7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Asaan Digital Account (ADA)		8.93%					
All		7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Freelance Digital Account							
All		8.93%	7.25%	7.25%			
SONERI MUSTAQEEM RAHAT - MONTHLY PROFIT							
All		8.93%	0.05%	0.05%	0.05%	0.05%	0.05%
SONERI MUSTAQEEM MEAADi (TERM DEPOSIT):							
Meaadi - 1 Month - Maturity Profit							
Upto 9.99M		7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
10M - 49.99M		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
50M - 99.99M		7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
100M - 299.99M		8.93%	7.25%	7.25%	7.25%	7.25%	7.25%
300M - 1.499B		7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
Equal & above 1.5B		0.39%	7.25%	7.25%	7.25%	7.25%	7.25%
100M - 999.99M		7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
Equal & above 1B		7.25%	7.50%	7.50%	7.50%	7.50%	7.50%
Meaadi - 3 Month - Maturity Profit							
Upto 9.99M		7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
10M - 49.99M		7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
50M - 99.99M		7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
Meaadi - 3 Month - Monthly Profit							
Upto 9.99M		5.65%	7.25%	7.25%	7.25%	7.25%	7.25%
10M - 49.99M		6.04%	7.25%	7.25%	7.25%	7.25%	7.25%
50M - 99.99M		6.24%	7.25%	7.25%	7.25%	7.25%	7.25%
Equal and above 100M		6.43%	7.25%	7.25%	7.25%	7.25%	7.25%
		6.63%					
Meaadi - 6 Month - Maturity Profit							
Upto 9.99M		7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
10M - 49.99M		5.85%	7.50%	7.50%	7.50%	7.50%	7.50%
50M - 99.99M		6.04%	7.50%	7.50%	7.50%	7.50%	7.50%
Equal and above 100M		6.24%	8.00%	8.00%	8.00%	8.00%	8.00%
Meaadi - 6 Month - Monthly Profit		-					
100M - 1.499B		6.43%	7.25%	7.25%	19.50%	7.25%	7.25%
Upto 9.99M		6.63%	7.25%	7.25%	19.50%		
10M - 49.99M		7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
50M - 99.99M		5.65%	7.25%	7.25%	7.25%	7.25%	7.25%
100M - 999.99M		5.84%	7.72%	7.72%	7.72%	7.72%	7.72%
Equal and above 1B		6.02%	7.72%	7.72%	7.72%	7.72%	7.72%
Meaadi - 6 Month - Quarterly Profit							
All		7.30%	7.30%	7.30%	7.30%	7.30%	7.30%

SONERI BANK LIMITED - ISLAMIC BANKING
Normal Deposits Profit Rates - 2023

		Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23
Product		Rates	Rates	Rates	Rates	Rates	Rates
Meaadi - 1 Year - Maturity Profit							
Upto 9.99M		5.85%	7.50%	7.50%	7.50%	7.50%	7.50%
10M - 49.99M		6.24%	7.50%	7.50%	7.50%	7.50%	7.50%
50M - 99.99M		6.43%	8.00%	8.00%	8.00%	8.00%	8.00%
Equal and above 100M		8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
Meaadi - 1 Year - Monthly Profit							
Upto 9.99M		5.65%	7.25%	7.25%	7.25%	7.25%	7.25%
10M - 49.99M		5.65%	7.25%	7.25%	7.25%	7.25%	7.25%
50M - 99.99M		5.85%	7.72%	7.72%	7.72%	7.72%	7.72%
Equal and above 100M		8.19%	8.19%	8.19%	8.19%	8.19%	8.19%
Meaadi - 1 Year - Quarterly Profit							
Upto 9.99M		5.69%	7.30%	7.30%	7.30%	7.30%	7.30%
10M - 49.99M		7.30%	7.30%	7.30%	7.30%	7.30%	7.30%
50M - 99.99M		6.43%	7.77%	7.77%	7.77%	7.77%	7.77%
100M - 749.99M		6.51%	8.24%	8.24%	8.24%	8.24%	8.24%
Equal & above 750M		6.59%	8.24%	8.24%	8.24%	8.24%	8.24%
Meaadi - 1 Year - Semiannual Profit							
All		6.63%	7.36%	7.36%	7.36%	7.36%	7.36%
Meaadi - 2 Year - Maturity Profit							
All		6.12%	8.50%	8.50%	8.50%	8.50%	8.50%
Meaadi - 2 Year - Monthly Profit							
All		6.24%	8.17%	8.17%	8.17%	8.17%	8.17%
Meaadi - 2 Year - Quarterly Profit							
All		6.12%	8.20%	8.20%	8.20%	8.20%	8.20%
Meaadi - 2 Year - Semiannual Profit							
All		6.28%	8.24%	8.24%	8.24%	8.24%	8.24%
Meaadi - 2 Year - Annual Profit							
All		6.32%	8.33%	8.33%	8.33%	8.33%	8.33%
Meaadi - 3 Year - Maturity Profit							
All		5.85%	8.50%	8.50%	8.50%	8.50%	8.50%
Meaadi - 3 Year - Monthly Profit							
All		4.68%	8.17%	8.17%	8.17%	8.17%	8.17%
Meaadi - 3 Year - Quarterly Profit							
All		4.87%	8.19%	8.19%	8.19%	8.19%	8.19%
Meaadi - 3 Year - Semiannual Profit							
All		5.26%	8.21%	8.21%	8.21%	8.21%	8.21%
Meaadi - 3 Year - Annual Profit							
All		5.46%	8.27%	8.27%	8.27%	8.27%	8.27%
MUSTAQEEM MUNAFA - IFIS - MONTHLY PROFIT							
Upto 9.99M		7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
10M - 24.99M		4.68%	7.25%	7.25%	7.25%	7.25%	7.25%
25M - 49.99M			7.25%	7.25%	7.25%	7.25%	7.25%
50M - 99.99M		4.87%	7.25%	7.25%	7.25%	7.25%	7.25%
100M - 299.99M			7.25%	7.25%	7.25%	7.25%	7.25%
300M - 499.99M		5.07%	7.25%	7.25%	7.25%	7.25%	7.25%
500M - 999.99M			7.50%	7.50%	7.50%	7.50%	7.50%
1B - 1.99B		5.26%	13.00%	13.00%	13.00%	13.00%	13.00%
Equal & above 2B		19.00%	19.00%	19.00%	19.00%	19.00%	19.00%