## **MDB Saalam Profit Rate for Investment Products**

## Effective from May 09, 2024

Product Name	MID RATE	Minimum Allowable Rate	Maximum Allowable Rate	Remarks
Saalam Consumer Finance	13.50%	12.50%	14.50%	The profit rate will be applicable for new investment/deals only.
Saalam Auto Finance	13.50%	12.50%	14.50%	The profit rate will be applicable for both existing investment and new investments.
Saalam Bike Finance	13.50%	12.50%	14.50%	The profit rate will be applicable for both existing investment and new investments.
Saalam Home Finance	12.50%	11.50%	13.50%	The profit rate will be applicable for both existing investment and new investments.
Saalam Secured Finance	3% above deposit rate			The profit rate will be applicable for new investment/deals only
Saalam SME Shirkatul Melk	14.50%	13.50%	15.50%	The profit rate will be applicable for both existing investment and new investments.
Saalam SME Bai Muajjal	14.50%	13.50%	15.50%	The profit rate will be applicable for new investment/deals only
Saalam Secured Finance-SME	3% above deposit rate			The profit rate will be applicable for new investment/deals only
Saalam Murabaha Local Purchase	13.50%	12.50%	14.50%	The profit rate will be applicable for new investment/deals only
Saalam Hire Purchase Shirkat-Ul-Melk	13.50%	12.50%	14.50%	The profit rate will be applicable for both existing investment and new investments.
Saalam Murabaha Trust Receipt	13.50%	12.50%	14.50%	The profit rate will be applicable for new investment/deals only
Saalam Consumer Finance for Digital Device	13.50%	12.50%	14.50%	The profit rate will be applicable for new investment/deals only