

MDB Saalam Profit Rate for Investment Products

Effective from February 01, 2026

| Product Name | Minimum Allowable Rate | Mid-Rate | Maximum Allowable Rate |
|--|-------------------------------|-----------------|-------------------------------|
| Saalam Consumer Finance | 11.49% | 12.49% | 13.49% |
| Saalam Auto Finance | 11.49% | 12.49% | 13.49% |
| Saalam Bike Finance | 12.50% | 13.50% | 14.50% |
| Saalam Home Finance | 10.99% | 11.99% | 12.99% |
| Saalam Amar Bari | 10.99% | 11.99% | 12.99% |
| Saalam Nirman Finance | 10.99% | 11.99% | 12.99% |
| Saalam Secured Finance | 3% above deposit rate | | |
| Saalam SME Shirkatul Melk | 13.50% | 14.50% | 15.50% |
| Saalam SME Bai Muajjal | 13.50% | 14.50% | 15.50% |
| Saalam Secured Finance-SME | 3% above deposit rate | | |
| Saalam Murabaha Local Purchase | 12.50% | 13.50% | 14.50% |
| Saalam Hire Purchase Shirkat-UI-Melk | 12.50% | 13.50% | 14.50% |
| Saalam Murabaha Trust Receipt | 12.50% | 13.50% | 14.50% |
| Saalam Consumer Finance for Digital Device | 12.50% | 13.50% | 14.50% |