

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-Ul-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%