

Manarah Monthly IISR Report

Latest Profit Rate: September, 2021

IISR effective from 29-08-2021

Name of the Deposit Product	Yield	Customer's IISR		Actual Profit in %	
		Individual	Non Individual	Individual	Non Individual
Manarah Savings Deposits	5.40	25%		1.35	
Manarah High Value Savings A/C	5.40	30%		1.62	
Manarah Alo General Savings A/C	5.40	25%		1.35	
Manarah Alo High Value Savings A/C	5.40	35%		1.89	
Manarah Alo Savings delight A/C	5.40	40%		2.16	
Manarah Short Notice Deposits A/C	5.40	30%		1.62	
Manarah High Value SND A/C	5.40	35%		1.89	
Manarah Monthly Deposit Scheme 3/5/7/10 Years	5.40	70%		3.78	
Manarah Hajj Deposits Scheme	5.40	70%		3.78	
Manarah Term Deposits 1 Month	5.40	40%		2.16	
		Individual	Non Individual	Individual	Non Individual
Manarah Term Deposits 3 Month	5.40	70%	45%	3.78	2.43
Manarah Term Deposits 6 Month	5.40	70%	55%	3.78	2.97
Manarah Term Deposits 12 Month	5.40	70%	58%	3.78	3.13
Manarah Term Deposits 24/36 Month	5.40	70%	60%	3.78	3.24
Manarah High Value Term Deposit 6/12 Month	5.40	70%	65%	3.78	3.51
Manarah Monthly Benefit Scheme 12/24/36 Months	5.40	70%	56%	3.78	3.03

Note: New IISR effective from 27-09-2021

New IISR Ratio

Name of the Deposit Product	Customer's IISR	
	Individual	Non Individual
Manarah Savings Deposits	25%	
Manarah High Value Savings A/C	30%	
Manarah Alo General Savings A/C	25%	
Manarah Alo High Value Savings A/C	35%	
Manarah Alo Savings delight A/C	40%	
Manarah Short Notice Deposits A/C	30%	
Manarah High Value SND A/C	35%	
Manarah Monthly Deposit Scheme 3/5/7/10 Years	70%	
Manarah Hajj Deposits Scheme	70%	
Manarah Term Deposits 1 Month	40%	
	Individual	Non Individual
Manarah Term Deposits 3 Month	70%	48%
Manarah Term Deposits 6 Month	70%	58%
Manarah Term Deposits 12 Month	70%	63%
Manarah Term Deposits 24/36 Month	70%	60%
Manarah High Value Term Deposit 6/12 Month	70%	65%
Manarah Monthly Benefit Scheme 12/24/36 Months	70%	56%

Last 3 Months' Historical Rate

Name of the Deposit Product	21-Jul	21-Aug	21-September		Average	
Manarah Savings Deposits	1.281	1.53	1.35		1.39	
Manarah High Value Savings A/C	1.558	1.84	1.62		1.67	
Manarah Alo General Savings A/C	1.298	1.53	1.35		1.39	
Manarah Alo High Value Savings A/C	1.818	2.15	1.89		1.95	
Manarah Alo Savings delight A/C	2.078	2.45	2.16		2.23	
Manarah Short Notice Deposits A/C	1.558	1.84	1.62		1.67	
Manarah High Value SND A/C	1.818	2.15	1.89		1.95	
Manarah Monthly Deposit Scheme 3/5/7/10 Years	3.330	3.93	3.78		3.68	
Manarah Hajj Deposits Scheme	3.636	4.29	3.78		3.90	
Manarah Term Deposits 1 Month	2.049	2.42	2.16		2.21	
			Individual	Non Individual	Individual	Non Individual
Manarah Term Deposits 3 Month	2.305	2.721	3.78	2.43	2.94	2.49
Manarah Term Deposits 6 Month	2.818	3.325	3.78	2.97	3.31	3.04
Manarah Term Deposits 12 Month	2.971	3.507	3.78	3.13	3.42	3.20
Manarah Term Deposits 24/36 Month	3.074	3.628	3.78	3.24	3.49	3.31
Manarah High Value Term Deposit 6/12 Month	3.330	3.929	3.78	3.51	3.68	3.59
Manarah Monthly Benefit Scheme 12/24/36 Months	2.869	3.386	3.78	3.03	3.35	3.10

Last 6 Months' Historical Rate

Name of the Deposit Product	21-Apr	21-May	21-Jun	21-Jul	21-Aug	21-Sep	Average
Manarah Savings Deposits	1.79	1.40	1.58	1.281	1.53	1.35	1.49
Manarah High Value Savings A/C	2.15	1.68	1.90	1.558	1.84	1.62	1.79
Manarah Alo General Savings A/C	1.79	1.40	1.58	1.298	1.53	1.35	1.49
Manarah Alo High Value Savings A/C	2.51	1.96	2.21	1.818	2.15	1.89	2.09
Manarah Alo Savings delight A/C	2.86	2.24	2.53	2.078	2.45	2.16	2.39
Manarah Short Notice Deposits A/C	2.15	1.68	1.90	1.558	1.84	1.62	1.79
Manarah High Value SND A/C	2.51	1.96	2.21	1.818	2.15	1.89	2.09
Manarah Monthly Deposit Scheme 3/5/7/10 Years	4.65	3.65	4.11	3.330	3.93	3.78	3.91
Manarah Hajj Deposits Scheme	5.01	3.93	4.42	3.636	4.29	3.78	4.18
Manarah Term Deposits 1 Month	2.86	2.24	2.53	2.049	2.42	2.16	2.38
Individual							
Manarah Term Deposits 3 Month	3.22	2.53	2.84	2.305	2.721	3.78	3.22
Manarah Term Deposits 6 Month	3.94	3.09	3.48	2.818	3.325	3.78	3.94
Manarah Term Deposits 12 Month	4.15	3.25	3.67	2.971	3.507	3.78	4.15
Manarah Term Deposits 24/36 Month	4.30	3.36	3.79	3.074	3.628	3.78	4.30
Manarah High Value Term Deposit 6/12 Month	4.65	3.65	4.11	3.330	3.929	3.78	4.65
Manarah Monthly Benefit Scheme 12/24/36 Months	4.01	3.14	3.54	2.869	3.386	3.78	4.01
Non Individual							
Manarah Term Deposits 3 Month	3.22	2.53	2.84	2.305	2.721	2.43	2.67
Manarah Term Deposits 6 Month	3.94	3.09	3.48	2.818	3.325	2.97	3.27
Manarah Term Deposits 12 Month	4.15	3.25	3.67	2.971	3.507	3.13	3.45
Manarah Term Deposits 24/36 Month	4.30	3.36	3.79	3.074	3.628	3.24	3.57
Manarah High Value Term Deposit 6/12 Month	4.65	3.65	4.11	3.330	3.929	3.51	3.86
Manarah Monthly Benefit Scheme 12/24/36 Months	4.01	3.14	3.54	2.869	3.386	3.03	3.33

Month Wise Profit Rate Chart

January

Name of the Deposit Product	Jan-21		
	Yield	Customer`s	Actual
		IISR	Profit in %
Manarah Savings Deposits	5.56	25%	1.39
Manarah High Value Savings A/C	5.56	30%	1.67
Manarah Alo General Savings A/C	5.56	25%	1.39
Manarah Alo High Value Savings A/C	5.56	35%	1.95
Manarah Alo Savings delight A/C	5.56	40%	2.22
Manarah Short Notice Deposits A/C	5.56	30%	1.67
Manarah High Value SND A/C	5.56	35%	1.95
Manarah Term Deposits 1 Month	5.56	40%	2.22
Manarah Term Deposits 3 Month	5.56	45%	2.50
Manarah Term Deposits 6 Month	5.56	55%	3.06
Manarah Term Deposits 12 Month	5.56	58%	3.22
Manarah Term Deposits 24/36 Month	5.56	60%	3.34
Manarah High Value Term Deposit 6/12 Month	5.56	65%	3.61
Manarah Monthly Benefit Scheme 12/24/36 Months	5.56	56%	3.11
Manarah Monthly Deposit Scheme 3/5/7/10 Years	5.56	65%	3.61
Manarah Hajj Deposits Scheme	5.56	70%	3.89

February

Name of the Deposit Product	Feb-21		
	Yield	Customer`s	Actual
		IISR	Profit in %
Manarah Savings Deposits	6.92	25%	1.73
Manarah High Value Savings A/C	6.92	30%	2.08
Manarah Alo General Savings A/C	6.92	25%	1.73
Manarah Alo High Value Savings A/C	6.92	35%	2.42
Manarah Alo Savings delight A/C	6.92	40%	2.77
Manarah Short Notice Deposits A/C	6.92	30%	2.08
Manarah High Value SND A/C	6.92	35%	2.42
Manarah Term Deposits 1 Month	6.92	40%	2.77
Manarah Term Deposits 3 Month	6.92	45%	3.11
Manarah Term Deposits 6 Month	6.92	55%	3.81
Manarah Term Deposits 12 Month	6.92	58%	4.01
Manarah Term Deposits 24/36 Month	6.92	60%	4.15
Manarah High Value Term Deposit 6/12 Month	6.92	65%	4.50
Manarah Monthly Benefit Scheme 12/24/36 Months	6.92	56%	3.88
Manarah Monthly Deposit Scheme 3/5/7/10 Years	6.92	65%	4.50
Manarah Hajj Deposits Scheme	6.92	70%	4.84

March

Name of the Deposit Product	Mar-21		
	Yield	Customer`s	Actual
		IISR	Profit in %
Manarah Savings Deposits	6.52	25%	1.63
Manarah High Value Savings A/C	6.52	30%	1.96
Manarah Alo General Savings A/C	6.52	25%	1.63
Manarah Alo High Value Savings A/C	6.52	35%	2.28
Manarah Alo Savings delight A/C	6.52	40%	2.61
Manarah Short Notice Deposits A/C	6.52	30%	1.96
Manarah High Value SND A/C	6.52	35%	2.28
Manarah Term Deposits 1 Month	6.52	40%	2.61
Manarah Term Deposits 3 Month	6.52	45%	2.93
Manarah Term Deposits 6 Month	6.52	55%	3.59
Manarah Term Deposits 12 Month	6.52	58%	3.78
Manarah Term Deposits 24/36 Month	6.52	60%	3.91
Manarah High Value Term Deposit 6/12 Month	6.52	65%	4.24
Manarah Monthly Benefit Scheme 12/24/36 Months	6.52	56%	3.65
Manarah Monthly Deposit Scheme 3/5/7/10 Years	6.52	65%	4.24
Manarah Hajj Deposits Scheme	6.52	70%	4.56

April

Name of the Deposit Product	Apr-21		
	Yield	Customer`s	Actual
		IISR	Profit in %
Manarah Savings Deposits	7.16	25%	1.79
Manarah High Value Savings A/C	7.16	30%	2.15
Manarah Alo General Savings A/C	7.16	25%	1.79
Manarah Alo High Value Savings A/C	7.16	35%	2.51
Manarah Alo Savings delight A/C	7.16	40%	2.86
Manarah Short Notice Deposits A/C	7.16	30%	2.15
Manarah High Value SND A/C	7.16	35%	2.51
Manarah Term Deposits 1 Month	7.16	40%	2.86
Manarah Term Deposits 3 Month	7.16	45%	3.22
Manarah Term Deposits 6 Month	7.16	55%	3.94
Manarah Term Deposits 12 Month	7.16	58%	4.15
Manarah Term Deposits 24/36 Month	7.16	60%	4.30
Manarah High Value Term Deposit 6/12 Month	7.16	65%	4.65
Manarah Monthly Benefit Scheme 12/24/36 Months	7.16	56%	4.01
Manarah Monthly Deposit Scheme 3/5/7/10 Years	7.16	65%	4.65
Manarah Hajj Deposits Scheme	7.16	70%	5.01

May

Name of the Deposit Product	May-21		
	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits	5.60	25%	1.40
Manarah High Value Savings A/C	5.60	30%	1.68
Manarah Alo General Savings A/C	5.60	25%	1.40
Manarah Alo High Value Savings A/C	5.60	35%	1.96
Manarah Alo Savings delight A/C	5.60	40%	2.24
Manarah Short Notice Deposits A/C	5.60	30%	1.68
Manarah High Value SND A/C	5.60	35%	1.96
Manarah Term Deposits 1 Month	5.60	40%	2.24
Manarah Term Deposits 3 Month	5.60	45%	2.52
Manarah Term Deposits 6 Month	5.60	55%	3.08
Manarah Term Deposits 12 Month	5.60	58%	3.25
Manarah Term Deposits 24/36 Month	5.60	60%	3.36
Manarah High Value Term Deposit 6/12 Month	5.60	65%	3.64
Manarah Monthly Benefit Scheme 12/24/36 Months	5.60	56%	3.14
Manarah Monthly Deposit Scheme 3/5/7/10 Years	5.60	65%	3.64
Manarah Hajj Deposits Scheme	5.60	70%	3.92

June

Name of the Deposit Product	June-21		
	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits	6.32	25%	1.58
Manarah High Value Savings A/C	6.32	30%	1.90
Manarah Alo General Savings A/C	6.32	25%	1.58
Manarah Alo High Value Savings A/C	6.32	35%	2.21
Manarah Alo Savings delight A/C	6.32	40%	2.53
Manarah Short Notice Deposits A/C	6.32	30%	1.90
Manarah High Value SND A/C	6.32	35%	2.21
Manarah Term Deposits 1 Month	6.32	40%	2.53
Manarah Term Deposits 3 Month	6.32	45%	2.84
Manarah Term Deposits 6 Month	6.32	55%	3.47
Manarah Term Deposits 12 Month	6.32	58%	3.66
Manarah Term Deposits 24/36 Month	6.32	60%	3.79
Manarah High Value Term Deposit 6/12 Month	6.32	65%	4.11
Manarah Monthly Benefit Scheme 12/24/36 Months	6.32	56%	3.54
Manarah Monthly Deposit Scheme 3/5/7/10 Years	6.32	65%	4.11
Manarah Hajj Deposits Scheme	6.32	70%	4.42

July

Name of the Deposit Product	July-21		
	Yield	Customer`s	Actual
		IISR	Profit in %
Manarah Savings Deposits	5.19	25%	1.281
Manarah High Value Savings A/C	5.19	30%	1.558
Manarah Alo General Savings A/C	5.19	25%	1.298
Manarah Alo High Value Savings A/C	5.19	35%	1.818
Manarah Alo Savings delight A/C	5.19	40%	2.078
Manarah Short Notice Deposits A/C	5.19	30%	1.558
Manarah High Value SND A/C	5.19	35%	1.818
Manarah Term Deposits 1 Month	5.19	40%	2.049
Manarah Term Deposits 3 Month	5.19	45%	2.305
Manarah Term Deposits 6 Month	5.19	55%	2.818
Manarah Term Deposits 12 Month	5.19	58%	2.971
Manarah Term Deposits 24/36 Month	5.19	60%	3.074
Manarah High Value Term Deposit 6/12 Month	5.19	65%	3.330
Manarah Monthly Benefit Scheme 12/24/36 Months	5.19	56%	2.869
Manarah Monthly Deposit Scheme 3/5/7/10 Years	5.19	65%	3.330

August

Name of the Deposit Product	Yield	Customer's IISR	Actual Profit in %
Manarah Savings Deposits	6.128	25%	1.53
Manarah High Value Savings A/C	6.128	30%	1.84
Manarah Alo General Savings A/C	6.128	25%	1.53
Manarah Alo High Value Savings A/C	6.128	35%	2.15
Manarah Alo Savings delight A/C	6.128	40%	2.45
Manarah Short Notice Deposits A/C	6.128	30%	1.84
Manarah High Value SND A/C	6.128	35%	2.15
Manarah Monthly Deposit Scheme 3/5/7/10 Years	6.128	65%	3.93
Manarah Hajj Deposits Scheme	6.128	70%	4.29
Manarah Term Deposits 1 Month	6.045	40%	2.42
Manarah Term Deposits 3 Month	6.045	45%	2.721
Manarah Term Deposits 6 Month	6.045	55%	3.325
Manarah Term Deposits 12 Month	6.045	58%	3.507
Manarah Term Deposits 24/36 Month	6.045	60%	3.628
Manarah High Value Term Deposit 6/12 Month	6.045	65%	3.929
Manarah Monthly Benefit Scheme 12/24/36 Months	6.045	56%	3.386