



**ISLAMIC NPC COMPANY LIMITED**  
(Special Purpose Vehicle Owned by the Government of Pakistan)  
**SBP BUILDING, I.I. CHUNDRIGAR ROAD,**  
**KARACHI**

NO. SFAD/ 1795/ INPC-2025

July 23, 2025

The Chief Executives / Presidents  
All Agent Banks

Dear Sir(s)/Madam(s),

**Islamic Naya Pakistan Certificate – Actual Profit Rates for June-2025**

As required under the Shariah structure of the Islamic Naya Pakistan Certificates (INPCs), that the Government of Pakistan notified through S.R.O. 964(I)/2020, we are pleased to announce the following actual profit rates, calculated in line with the Islamic principle of Mudarabah based on the actual results of the Mudarabah Pools using the PSR and Weightages announced earlier vide letter no. SFAD/965/INPC-2025 dated 30-05-2025:

| INPCCL - Actual Profit Rates for Jun 2025 |       |       |        |         |        |        |        |         |       |       |        |         |       |        |         |          |
|-------------------------------------------|-------|-------|--------|---------|--------|--------|--------|---------|-------|-------|--------|---------|-------|--------|---------|----------|
| Tenor                                     | USD   | USD-I | USD-II | USD-III | PKR    | PKR-I  | PKR-II | PKR-III | GBP   | GBP-I | GBP-II | GBP-III | Euro  | Euro-I | Euro-II | Euro-III |
| 3 - Months                                | 0.00% | 0.00% | 8.25%  | 7.00%   | 0.00%  | 0.00%  | 21.00% | 13.50%  | 0.00% | 0.00% | 7.25%  | 7.25%   | 0.00% | 0.00%  | 6.25%   | 5.25%    |
| 6 - Months                                | 0.00% | 0.00% | 8.50%  | 7.00%   | 0.00%  | 0.00%  | 21.25% | 13.50%  | 0.00% | 0.00% | 7.50%  | 7.25%   | 0.00% | 0.00%  | 6.50%   | 5.25%    |
| 12 - Months                               | 0.00% | 0.00% | 9.00%  | 7.00%   | 0.00%  | 0.00%  | 21.50% | 13.00%  | 0.00% | 0.00% | 8.00%  | 7.25%   | 0.00% | 0.00%  | 7.00%   | 5.25%    |
| 36 - Months                               | 6.75% | 8.00% | 8.00%  | 7.50%   | 10.75% | 14.00% | 17.50% | 12.50%  | 6.25% | 7.50% | 7.50%  | 7.50%   | 5.50% | 6.50%  | 6.50%   | 5.25%    |
| 60 - Months                               | 7.00% | 8.00% | 8.00%  | 7.50%   | 11.00% | 13.50% | 15.00% | 12.50%  | 6.50% | 7.50% | 7.50%  | 7.50%   | 5.75% | 6.50%  | 6.50%   | 5.25%    |
| Banks                                     | 4.50% | 4.50% | 4.50%  | 4.50%   | 9.50%  | 9.50%  | 9.50%  | 9.50%   | 5.25% | 5.25% | 5.25%  | 5.25%   | 3.00% | 3.00%  | 3.00%   | 3.00%    |

The actual profit distribution to agent banks shall be made on six monthly basis.

Please acknowledge receipt.

Yours sincerely,

Sd-

(Mansoor Ahmed)  
Deputy Director