

INST/2013/  
March 26, 2013

PLS Ratio	
Share of Mudarib	Rabb ul Maal
37%	63%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2013

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00425
<b>Saving Accounts</b>	Six monthly	0.00539
<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.00010
<b>Saving Accounts</b>	<b>Payment Frequency</b>	<b>Weightages</b>
0 to 4,999,999	Monthly Payments	0.00532
5 M to 9,999,999	Monthly Payments	-0.00617
10 M to 49,999,999	Monthly Payments	0.00652
50 M and above	Monthly Payments	0.00695
<b>Mudaraba Premium Plus - for individuals</b>	<b>Payment Frequency</b>	<b>Weightages</b>
0 to 999,999	Monthly Payments	0.00560
1M to 4,999,999	Monthly Payments	0.00688
5 M to 9,999,999	Monthly Payments	0.00829
10 M to 24,999,999	Monthly Payments	0.00836
25 M to 49,999,999	Monthly Payments	0.00838
50 M to 99,999,999	Monthly Payments	0.00839
100 M to 149,999,999	Monthly Payments	0.00865
150 M to 199,999,999	Monthly Payments	0.00886
200 M to 249,999,999	Monthly Payments	0.00900
250 M to 499,999,999	Monthly Payments	0.00921
500 M and above	Monthly Payments	0.00992
<b>Mudaraba Premium Plus - for Business / Corporate</b>	<b>Payment Frequency</b>	<b>Weightages</b>
0 to 9,999,999	Monthly Payments	0.00688
10 M to 29,999,999	Monthly Payments	0.00829
30,000,000 to 49,999,999	Monthly Payments	0.00843
50,000,000 to 149,999,999	Monthly Payments	0.00851
150,000,000 to 249,999,999	Monthly Payments	0.00865
250,000,000 to 299,999,999	Monthly Payments	0.00879
300,000,000 to 499,999,999	Monthly Payments	0.00914
500,000,000 and above	Monthly Payments	0.01120
<b>Incentive Accounts</b>		
0 to 99,999	Six Monthly	0.00581
100,000 to 9,999,999	Six Monthly	0.00688
10,000,000 to 49,999,999	Six Monthly	0.00872
50,000,000 and above	Six Monthly	0.01049
<b>Khazana Account</b>	<b>Payment Frequency</b>	<b>Weightages</b>
Rs 0 to 249,999	Quarterly	0.00581
Rs 250,000 to 4,999,999	Quarterly	0.00688
Rs 5,000,000 to 9,999,999	Quarterly	0.00843
Rs 10,000,000 to 24,999,999	Quarterly	0.00879
Rs 25,000,000 to 49,999,999	Quarterly	0.00900

PLS Ratio

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2013

Local Currency

	Payment Frequency	Weightages
Rs 50,000,000 to 99,999,999	Quarterly	0.00921
Rs 100,000,000 to 249,999,999	Quarterly	0.00929
Rs 250,000,000 to 499,999,999	Quarterly	0.00943
Rs 500,000,000 and above	Quarterly	0.01049

Term Deposits	Payment Frequency	Weightages
<b>1Month</b>		
1 Months 0 to 15,000,000	At Maturity	0.00843
1 Months 15,000,001 to 50,000,000	At Maturity	0.00851
1 Months 50,000,001 to 100,000,000	At Maturity	0.00879
1 Months 100,000,001 to 200,000,000	At Maturity	0.00921
1 Months 200,000,001 to 249,999,999	At Maturity	0.01007
1 Months 250,000,001 to 500,000,000	At Maturity	0.01021
1 Months Rs 500,000,001 and above	At Maturity	0.01035
<b>3Months</b>		
3 Months 0 to 15,000,000	At Maturity	0.00914
3 Months 15,000,001 to 50,000,000	At Maturity	0.00936
3 Months 50,000,001 to 100,000,000	At Maturity	0.00950
3 Months 100,000,001 to 200,000,000	At Maturity	0.00985
3 Months 200,000,001 to 249,999,999	At Maturity	0.00999
3 Months 250,000,001 to 500,000,000	At Maturity	0.01014
3 Months Rs 500,000,001 and above	At Maturity	0.01042
<b>6Months</b>		
6 Months 0 to 15,000,000	At Maturity	0.00950
6 Months 15,000,001 to 50,000,000	At Maturity	0.00971
6 Months 50,000,001 to 100,000,000	At Maturity	0.00999
6 Months 100,000,001 to 200,000,000	At Maturity	0.01028
6 Months 200,000,001 to 249,999,999	At Maturity	0.00992
6 Months 250,000,001 to 500,000,000	At Maturity	0.01042
6 Months Rs 500,000,001 and above	At Maturity	0.01070
<b>1Year</b>		
1 Year- Monthly 0 to 10,000,000	Monthly	0.01106
1 Year- Monthly 10,000,001 and above	Monthly	0.01141
<b>1Year</b>		
1 Year- Quarterly 0 to 10,000,000	Quarterly	0.01113
1 Year- Quarterly 10,000,001 to 100,000,000	Quarterly	0.01148
1 Year- Quarterly 100,000,001 to 250,000,000	Quarterly	0.01162
1 Year- Quarterly 250,000,000 and above	Quarterly	0.01205
<b>1Year</b>		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.01127
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.01162
1 Year- Maturity 100,000,000 to 250,000,000	At Maturity	0.01198
1 Year- Maturity 250,000,000 to 500,000,000	At Maturity	0.01226
1 Year- Maturity 500,000,000 and above	At Maturity	0.01269
<b>2Years</b>	At Maturity	0.01148
<b>3Years</b>	Monthly	0.01120
<b>3Years</b>	Quarterly	0.01127
<b>3Years</b>	At Maturity	0.01198
<b>5Years</b>	Monthly	0.01198
<b>5Years</b>	Quarterly	0.01269
<b>5Years</b>	At Maturity	0.01340

Mahana Amadni Scheme	Payment Frequency	Weightages
<b>1 year</b>	Monthly	
1 year -monthly MAS 0 to 10,000,000	Monthly	0.01106
1 year -monthly MAS 10,000,001 and above	Monthly	0.01141
<b>2 year</b>	Monthly	0.01113
<b>3 year</b>	Monthly	0.01120






PLS Ratio

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2013

Local Currency

	Payment Frequency	Weightages
4 year	Monthly	0.01127
5 year	Monthly	0.01198

AMI Deposits	Payment Frequency	Weightages
<b>3 Months</b>		
3 Months AMI 0 to 15,000,000	Monthly	0.00914
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00936
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00950
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00985
3 Months AMI 200,000,001 to 249,999,999	Monthly	0.00999
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.01014
3 Months AMI Rs 500,000,001 and above	Monthly	0.01042
<b>6 Months</b>		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00950
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00971
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00999
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.01028
AMI 6 Months 200,000,001 to 249,999,999	Six Monthly	0.00992
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.01042
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01070
<b>1 Year</b>		
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.01120
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.01155
1 Year - six monthly 100,000,001 and above	Six Monthly	0.01191
<b>2 Years</b>	Six Monthly	0.01127
<b>3 Years</b>	Six Monthly	0.01148
<b>5 Years</b>	Six Monthly	0.01318



**Khwaja Farhan Usman**  
Manager Finance



**Syed Shah Sajid Hussain**  
Chief Financial Officer



For Approved by Sharia Division

INST/2013/  
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PLS Ratio

Share of Mudarib	Rabb ul Maal
99%	1%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2013

**FOREIGN CURRENCY**

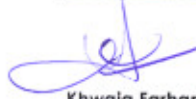
Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.01664
USD Minimum Balance USD 1,000/-	Monthly	0.02496
GBP Balance below POUND 1,000/-	Monthly	0.00832
GBP Minimum Balance POUND 1,000/-	Monthly	0.01664
EURO Balance below EURO 1,000/-	Monthly	0.00832
EURO Minimum Balance EURO 1,000/-	Monthly	0.01664
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.00333
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.00832

Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.04160
USD 3 Months	At Maturity	0.07987
USD 6 Months	At Maturity	0.09651
USD 1 Year & above	At Maturity	0.09983


Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.02496
GBP 3 Months	At Maturity	0.06240
GBP 6 Months	At Maturity	0.07903
GBP 1 Year & above	At Maturity	0.08319

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.02496
EURO 3 Months	At Maturity	0.06240
EURO 6 Months	At Maturity	0.07903
EURO 1 Year & above	At Maturity	0.08319

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.01664
UAE Dirham 3 Months	At Maturity	0.01830
UAE Dirham 6 Months	At Maturity	0.01997
UAE Dirham 1 Year & above	At Maturity	0.02496



Khwaja Farhan Usman  
Manager Finance



Syed Shah Sajid Hussain  
Chief Financial Officer



Approved by Sharia Division