

INST/2013/  
July 25, 2013

PLS Ratio

Share of Mudarib	Rabb ul Maal
39%	61%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR AUGUST 2013

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00376
Saving Accounts	Six monthly	0.00465

Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00010

Saving Accounts	Payment Frequency	Weightages
0 to 5,000,000	Monthly Payments	0.00465
5,000,001 to 10,000,000	Monthly Payments	0.00526
10,000,001 to 50,000,000	Monthly Payments	0.00581
50,000,001 to 100,000,000		0.00615
100,000,001 and above	Monthly Payments	0.00684

Mudaraba Premium Plus - for Individuals	Payment Frequency	Weightages
0 to 1,000,000	Monthly Payments	0.00513
1,000,001 to 5,000,000	Monthly Payments	0.00615
5,000,001 to 10,000,000	Monthly Payments	0.00718
10,000,001 to 25,000,000	Monthly Payments	0.00752
25,000,001 to 50,000,000	Monthly Payments	0.00786
50,000,001 to 100,000,000	Monthly Payments	0.00793
100,000,001 to 150,000,000	Monthly Payments	0.00820
150,000,001 to 200,000,000	Monthly Payments	0.00923
200,000,001 to 250,000,000	Monthly Payments	0.00937
250,000,001 to 500,000,000	Monthly Payments	0.00957
500,000,001 and above	Monthly Payments	0.01026

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 10,000,000	Monthly Payments	0.00615
10,000,001 to 30,000,000	Monthly Payments	0.00752
30,000,001 to 50,000,000	Monthly Payments	0.00786
50,000,001 to 150,000,000	Monthly Payments	0.00855
150,000,001 to 250,000,000	Monthly Payments	0.00903
250,000,001 to 300,000,000	Monthly Payments	0.00916
300,000,001 to 500,000,000	Monthly Payments	0.00991
500,000,001 and above	Monthly Payments	0.01176

Incentive Accounts		
0 to 100,000	Six Monthly	0.00513
100,001 to 10,000,000	Six Monthly	0.00615
10,000,001 to 50,000,000	Six Monthly	0.00841
50,000,001 and above	Six Monthly	0.01080

Khazana Account	Payment Frequency	Weightages
Rs 0 to 250,000	Quarterly	0.00513
Rs 250,001 to 5,000,000	Quarterly	0.00650
Rs 5,000,001 to 10,000,000	Quarterly	0.00786



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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR AUGUST 2013

**Local Currency**

	Payment Frequency	Weightages
Rs 10,000,001 to 25,000,000	Quarterly	0.00820
Rs 25,000,001 to 50,000,000	Quarterly	0.00855
Rs 50,000,001 to 100,000,000	Quarterly	0.00923
Rs 100,000,001 to 250,000,000	Quarterly	0.00978
Rs 250,000,001 to 500,000,000	Quarterly	0.01026
Rs 500,000,001 and above	Quarterly	0.01114

Mahana Barkat Account (Daily Average Balance)	Payment Frequency	Weightages
Rs 0 to 10,000	Monthly	0.00465
Rs 10,001 to 5,000,000	Monthly	0.01026
Rs 5,000,001 and above	Monthly	0.00465

Term Deposits	Payment Frequency	Weightages
<b>1Month</b>		
1 Months 0 to 15,000,000	At Maturity	0.00786
1 Months 15,000,001 to 50,000,000	At Maturity	0.00820
1 Months 50,000,001 to 100,000,000	At Maturity	0.00855
1 Months 100,000,001 to 200,000,000	At Maturity	0.00923
1 Months 200,000,001 to 250,000,000	At Maturity	0.01039
1 Months 250,000,001 to 500,000,000	At Maturity	0.01053
1 Months Rs 500,000,001 and above	At Maturity	0.01067
<b>3Months</b>		
3 Months 0 to 15,000,000	At Maturity	0.00855
3 Months 15,000,001 to 50,000,000	At Maturity	0.00889
3 Months 50,000,001 to 100,000,000	At Maturity	0.00923
3 Months 100,000,001 to 200,000,000	At Maturity	0.00957
3 Months 200,000,001 to 250,000,000	At Maturity	0.01026
3 Months 250,000,001 to 500,000,000	At Maturity	0.01060
3 Months Rs 500,000,001 and above	At Maturity	0.01073
<b>6Months</b>		
6 Months 0 to 15,000,000	At Maturity	0.00889
6 Months 15,000,001 to 50,000,000	At Maturity	0.00923
6 Months 50,000,001 to 100,000,000	At Maturity	0.00957
6 Months 100,000,001 to 200,000,000	At Maturity	0.00991
6 Months 200,000,001 to 250,000,000	At Maturity	0.01060
6 Months 250,000,001 to 500,000,000	At Maturity	0.01073
6 Months Rs 500,000,001 and above	At Maturity	0.01101
<b>1Year</b>		
1 Year- Monthly 0 to 10,000,000	Monthly	0.01060
1 Year- Monthly 10,000,001 and above	Monthly	0.01094
<b>1Year</b>		
1 Year- Quarterly 0 to 10,000,000	Quarterly	0.01060
1 Year- Quarterly 10,000,001 to 100,000,000	Quarterly	0.01094
1 Year- Quarterly 100,000,001 to 250,000,000	Quarterly	0.01114
1 Year- Quarterly 250,000,001 and above	Quarterly	0.01183
<b>1Year</b>		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.01060
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.01094
1 Year- Maturity 100,000,001 to 250,000,000	At Maturity	0.01114
1 Year- Maturity 250,000,001 to 500,000,000	At Maturity	0.01217
1 Year- Maturity 500,000,001 and above	At Maturity	0.01251
<b>2Years</b>		
	At Maturity	0.01101
<b>3Years</b>		
	Monthly	0.01073
<b>3Years</b>		
	Quarterly	0.01080
<b>3Years</b>		
	At Maturity	0.01149
<b>5Years</b>		
	Monthly	0.01149





PLS Ratio

Share of Mudarib	Rabb ul Maal
39%	61%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR AUGUST 2013

**Local Currency**

	Payment Frequency	Weightages
5Years	Quarterly	0.01217
5Years	At Maturity	0.01285

Mahana Amadni Scheme	Payment Frequency	Weightages
1 year	Monthly	
1 year -monthly MAS 0 to 10,000,000	Monthly	0.01060
1 year -monthly MAS 10,000,001 and above	Monthly	0.01094
2 year	Monthly	0.01060
3 year	Monthly	0.01067
4 year	Monthly	0.01073
5 year	Monthly	0.01142

AMI Deposits	Payment Frequency	Weightages
<b>3 Months</b>		
3 Months AMI 0 to 15,000,000	Monthly	0.00855
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00889
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00923
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00957
3 Months AMI 200,000,001 to 250,000,000	Monthly	0.01026
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.01060
3 Months AMI Rs 500,000,001 and above	Monthly	0.01073
<b>6 Months</b>		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00889
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00923
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00957
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.00991
AMI 6 Months 200,000,001 to 250,000,000	Six Monthly	0.01060
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.01073
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01101
<b>1 Year</b>		
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.01080
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.01114
1 Year - six monthly 100,000,001 and above	Six Monthly	0.01149
<b>2 Years</b>	Six Monthly	0.01073
<b>3 Years</b>	Six Monthly	0.01094
<b>5 Years</b>	Six Monthly	0.01272

  
**Khwaja Farhan Usman**  
 Manager Finance

  
**Syed Shah Sajid Hussain**  
 Chief Financial Officer

  
 Approved by Sharia Division

INST/2013/  
July 25, 2013

PLS Ratio	
Share of Mudarib	Rabb ul Maal
98%	2%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR AUGUST 2013

**FOREIGN CURRENCY**

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00447
USD 50,001 to 100,0000	Monthly	0.00894
USD 100,001 to 200,0000	Monthly	0.01342
USD 200,001, to 500,0000	Monthly	0.04472
USD 500,001 and above	Monthly	0.08945
GBPBalance below POUND 1,000/-	Monthly	0.00447
GBPMinimum Balance POUND 1,000/-	Monthly	0.00894
EUROBalance below EURO 1,000/-	Monthly	0.00447
EUROMinimum Balance EURO 1,000/-	Monthly	0.00894
UAE DirhamBalance below UAE Dirham 5,000/-	Monthly	0.00179
UAE DirhamMinimum Balance UAE Dirham 5,000/-	Monthly	0.00447

Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.02236
USD 1 Month 500,001 and above	At Maturity	0.06261
USD 3 Months 0 to 500,000	At Maturity	0.04293
USD 3 Months 500,001 and above	At Maturity	0.06708
USD 6 Months 0 to 500,000	At Maturity	0.05814
USD 6 Months 500,001 and above	At Maturity	0.07603
USD 1 Year & above 0 to 500,000	At Maturity	0.07603
USD 1 Year & above 500,001 and above	At Maturity	0.08945

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.01342
GBP 3 Months	At Maturity	0.03354
GBP 6 Months	At Maturity	0.04249
GBP 1 Year & above	At Maturity	0.04472

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.01342
EURO 3 Months	At Maturity	0.03354
EURO 6 Months	At Maturity	0.04249
EURO 1 Year & above	At Maturity	0.04472

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00894
UAE Dirham 3 Months	At Maturity	0.00984
UAE Dirham 6 Months	At Maturity	0.01073
UAE Dirham 1 Year & above	At Maturity	0.01342

  
Khwaja Farhan Usman  
Manager Finance



  
Syed Shah Sajid Hussain  
Chief Financial Officer

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