

INST/2013/  
November 28, 2013

PLS Ratio	
Share of Mudarib	Rabb ul Maal
42%	58%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR DECEMBER 2013

**Local Currency**

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00316
Saving Accounts	Six monthly	0.00402

Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00008

Saving Accounts	Payment Frequency	Weightages
0 to 5,000,000	Monthly Payments	0.00402
5,000,001 to 10,000,000	Monthly Payments	0.00442
10,000,001 to 50,000,000	Monthly Payments	0.00488
50,000,001 to 100,000,000	Monthly Payments	0.00516
100,000,001 and above	Monthly Payments	0.00574

Mudaraba Premium Plus - for Individuals	Payment Frequency	Weightages
0 to 1,000,000	Monthly Payments	0.00430
1,000,001 to 5,000,000	Monthly Payments	0.00516
5,000,001 to 10,000,000	Monthly Payments	0.00603
10,000,001 to 25,000,000	Monthly Payments	0.00631
25,000,001 to 50,000,000	Monthly Payments	0.00660
50,000,001 to 100,000,000	Monthly Payments	0.00666
100,000,001 to 150,000,000	Monthly Payments	0.00746
150,000,001 to 200,000,000	Monthly Payments	0.00803
200,000,001 to 250,000,000	Monthly Payments	0.00832
250,000,001 to 500,000,000	Monthly Payments	0.00861
500,000,001 and above	Monthly Payments	0.00947

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 10,000,000	Monthly Payments	0.00516
10,000,001 to 30,000,000	Monthly Payments	0.00631
30,000,001 to 50,000,000	Monthly Payments	0.00660
50,000,001 to 150,000,000	Monthly Payments	0.00803
150,000,001 to 250,000,000	Monthly Payments	0.00890
250,000,001 to 300,000,000	Monthly Payments	0.00918
300,000,001 to 500,000,000	Monthly Payments	0.00976
500,000,001 and above	Monthly Payments	0.01062

Incentive Accounts		
0 to 100,000	Six Monthly	0.00430
100,001 to 10,000,000	Six Monthly	0.00516
10,000,001 to 50,000,000	Six Monthly	0.00706
50,000,001 and above	Six Monthly	0.00907

Khazana Account	Payment Frequency	Weightages
Rs 0 to 250,000	Quarterly	0.00430
Rs 250,001 to 5,000,000	Quarterly	0.00545
Rs 5,000,001 to 10,000,000	Quarterly	0.00660



PLS Ratio	
Share of Mudarib	Robb ul Maal
42%	58%

## PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR DECEMBER 2013

Local Currency		
	Payment Frequency	Weightages
Rs 10,000,001 to 25,000,000	Quarterly	0.00689
Rs 25,000,001 to 50,000,000	Quarterly	0.00717
Rs 50,000,001 to 100,000,000	Quarterly	0.00775
Rs 100,000,001 to 250,000,000	Quarterly	0.00918
Rs 250,000,001 to 500,000,000	Quarterly	0.00976
Rs 500,000,001 and above	Quarterly	0.01033
<b>Mahana Barkah Account</b>		
	Payment Frequency	Weightages
Rs 0 to 9,999	Monthly	0.00390
Rs 10,000 to 4,999,999	Monthly	0.00861
Rs Above 5,000,000	Monthly	0.00390
<b>Tift-Young Saver Account</b>		
Tift-Young Saver Account	Quarterly	0.00459
<b>Senior Citizen Account</b>		
	Payment Frequency	Weightages
Rs 0 to 249,999	Monthly	0.00430
Rs 250,000 to 999,999	Monthly	0.00459
Rs 1,000,000 to 4,999,999	Monthly	0.00545
Rs 5,000,000 to 9,999,999	Monthly	0.00660
Rs 10,000,000 and above	Monthly	0.00746
<b>Term Deposits</b>		
	Payment Frequency	Weightages
<b>1Month</b>		
1 Months 0 to 15,000,000	At Maturity	0.00660
1 Months 15,000,001 to 50,000,000	At Maturity	0.00689
1 Months 50,000,001 to 100,000,000	At Maturity	0.00717
1 Months 100,000,001 to 200,000,000	At Maturity	0.00775
1 Months 200,000,001 to 250,000,000	At Maturity	0.00872
1 Months 250,000,001 to 500,000,000	At Maturity	0.00918
1 Months Rs 500,000,001 and above	At Maturity	0.00976
<b>3Months</b>		
3 Months 0 to 15,000,000 *	At Maturity	0.00717
3 Months 15,000,001 to 50,000,000	At Maturity	0.00746
3 Months 50,000,001 to 100,000,000	At Maturity	0.00792
3 Months 100,000,001 to 200,000,000	At Maturity	0.00895
3 Months 200,000,001 to 250,000,000	At Maturity	0.00918
3 Months 250,000,001 to 500,000,000	At Maturity	0.01004
3 Months Rs 500,000,001 and above	At Maturity	0.01033
<b>6Months</b>		
6 Months 0 to 15,000,000	At Maturity	0.00746
6 Months 15,000,001 to 50,000,000	At Maturity	0.00775
6 Months 50,000,001 to 100,000,000	At Maturity	0.00821
6 Months 100,000,001 to 200,000,000	At Maturity	0.00918
6 Months 200,000,001 to 250,000,000	At Maturity	0.01004
6 Months 250,000,001 to 500,000,000	At Maturity	0.01033
6 Months Rs 500,000,001 and above	At Maturity	0.01062
<b>1Year</b>		
1 Year- Monthly 0 to 15,000,000	Monthly	0.00775
1 Year- Monthly 15,000,001 to 50,000,000	Monthly	0.00803
1 Year- Monthly 50,000,001 to 100,000,000	Monthly	0.00849
1 Year- Monthly 100,000,001 to 200,000,000	Monthly	0.00947
1 Year- Monthly 200,000,001 to 250,000,000	Monthly	0.00976
1 Year- Monthly 250,000,001 to 500,000,000	Monthly	0.01033
1 Year- Monthly 500,000,001 and above	Monthly	0.01044
<b>1Year</b>		
1 Year- Quarterly 0 to 10,000,000	Quarterly	0.00895





PLS Ratio

Share of Mudarib	Rabb ul Maal
42%	58%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR DECEMBER 2013

Local Currency

	Payment Frequency	Weightages
1 Year- Quarterly 10,000,001 to 100,000,000	Quarterly	0.00930
1 Year- Quarterly 100,000,001 to 250,000,000	Quarterly	0.00976
1 Year- Quarterly 250,000,001 and above	Quarterly	0.01062
<b>1Year</b>		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.00890
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.00918
1 Year- Maturity 100,000,001 to 250,000,000	At Maturity	0.00976
1 Year- Maturity 250,000,001 to 500,000,000	At Maturity	0.01033
1 Year- Maturity 500,000,001 and above	At Maturity	0.01090
<b>2Years</b>	At Maturity	0.00935
<b>3Years</b>	Monthly	0.00912
<b>3Years</b>	Quarterly	0.00918
<b>3Years</b>	At Maturity	0.00976
<b>5Years</b>	Monthly	0.00976
<b>5Years</b>	Quarterly	0.01033
<b>5Years</b>	At Maturity	0.01090

Mahana Amadni Scheme	Payment Frequency	Weightages
1 year	Monthly	
1 Year- Monthly MAS 0 to 15,000,000	Monthly	0.00775
1 Year- Monthly MAS 5,000,001 to 50,000,000	Monthly	0.00803
1 Year- Monthly MAS 50,000,001 to 100,000,000	Monthly	0.00849
1 Year- Monthly MAS 100,000,001 to 200,000,000	Monthly	0.00947
1 Year- Monthly MAS 200,000,001 to 250,000,000	Monthly	0.00976
1 Year- Monthly MAS 250,000,001 to 500,000,000	Monthly	0.01033
1 Year- Monthly MAS 500,000,001 and above	Monthly	0.01044
<b>2 year</b>	Monthly	0.00901
<b>3 year</b>	Monthly	0.00912
<b>4 year</b>	Monthly	0.00918
<b>5 year</b>	Monthly	0.00976

AMI Deposits	Payment Frequency	Weightages
<b>3 Months</b>		
3 Months AMI 0 to 15,000,000	Monthly	0.00717
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00746
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00792
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00895
3 Months AMI 200,000,001 to 250,000,000	Monthly	0.00918
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.01004
3 Months AMI Rs 500,000,001 and above	Monthly	0.01033
<b>6 Months</b>		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00746
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00775
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00821
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.00918
AMI 6 Months 200,000,001 to 250,000,000	Six Monthly	0.01004
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.01033
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01062
<b>1 Year</b>		

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PLS Ratio	
Share of Mudarib	Rabb ul Maal
42%	58%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR DECEMBER 2013

Local Currency		
	Payment Frequency	Weightages
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.00907
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.00935
1 Year - six monthly 100,000,001 and above	Six Monthly	0.00976
<b>2 Years</b>	Six Monthly	0.00912
<b>3 Years</b>	Six Monthly	0.00930
<b>5 Years</b>	Six Monthly	0.01090



**Khwaja Farhan Usman**  
Manager Finance



**Muhammad Shakeel-ur-Rehman**  
BVP Finance

Approved by Sharia Division

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PLS Ratio

Share of Mudarib	Rabb ul Maal
94%	6%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR DECEMBER 2013

**FOREIGN CURRENCY**

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00360
USD 50,001 to 100,0000	Monthly	0.00720
USD 100,001 to 200,0000	Monthly	0.01081
USD 200,001 to 500,0000	Monthly	0.03602
USD 500,001 and above	Monthly	0.07205
GBP balance below POUND 1,000/-	Monthly	0.00360
GBP Minimum Balance POUND 1,000/-	Monthly	0.00720
EURO balance below EURO 1,000/-	Monthly	0.00360
EURO Minimum Balance EURO 1,000/-	Monthly	0.00720
JPY Balance below JPY 1,000/-	Monthly	0.00360
JPY Minimum Balance JPY 1,000/-	Monthly	0.00720
UAE Dirham balance below UAE Dirham 5,000/-	Monthly	0.00144
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.00360

Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.01801
USD 1 Month 500,001 to 1,000,000	At Maturity	0.05403
USD 1 Month 1,000,001 and above	At Maturity	0.07205
USD 3 Months 0 to 500,000	At Maturity	0.03458
USD 3 Months 500,001 and above	At Maturity	0.05403
USD 6 Months 0 to 500,000	At Maturity	0.04683
USD 6 Months 500,001 and above	At Maturity	0.06124
USD 1 Year & above 0 to 500,000	At Maturity	0.06124
USD 1 Year & above 500,001 and above	At Maturity	0.07205

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.01081
GBP 3 Months	At Maturity	0.02702
GBP 6 Months	At Maturity	0.03422
GBP 1 Year & above	At Maturity	0.03602

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.01081
EURO 3 Months	At Maturity	0.02702
EURO 6 Months	At Maturity	0.03422
EURO 1 Year & above	At Maturity	0.03602

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00720
UAE Dirham 3 Months	At Maturity	0.00793
UAE Dirham 6 Months	At Maturity	0.00865
UAE Dirham 1 Year & above	At Maturity	0.01081

Term Deposits	Payment Frequency	Weightages
JPY Dirham 1 Month	At Maturity	0.01081
JPY Dirham 3 Months	At Maturity	0.02702
JPY Dirham 6 Months	At Maturity	0.03422
JPY Dirham 1 Year & above	At Maturity	0.03602

  
Khwaja Farhan Usman  
Manager Finance



  
Muhammad Shakeel-ur-Rehman  
RVP Finance

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