

INST/2013/  
September 26, 2013

PLS Ratio

Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR OCTOBER 2013

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00319

Saving Accounts	Six monthly	0.00395
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Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00008

Saving Accounts	Payment Frequency	Weightages
0 to 5,000,000	Monthly Payments	0.00395
5,000,001 to 10,000,000	Monthly Payments	0.00447
10,000,001 to 50,000,000	Monthly Payments	0.00493
50,000,001 to 100,000,000	Monthly Payments	0.00522
100,000,001 and above	Monthly Payments	0.00580

Mudaraba Premium Plus - for individuals	Payment Frequency	Weightages
0 to 1,000,000	Monthly Payments	0.00435
1,000,001 to 5,000,000	Monthly Payments	0.00522
5,000,001 to 10,000,000	Monthly Payments	0.00609
10,000,001 to 25,000,000	Monthly Payments	0.00638
25,000,001 to 50,000,000	Monthly Payments	0.00668
50,000,001 to 100,000,000	Monthly Payments	0.00673
100,000,001 to 150,000,000	Monthly Payments	0.00737
150,000,001 to 200,000,000	Monthly Payments	0.00789
200,000,001 to 250,000,000	Monthly Payments	0.00801
250,000,001 to 500,000,000	Monthly Payments	0.00818
500,000,001 and above	Monthly Payments	0.00929

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 10,000,000	Monthly Payments	0.00522
10,000,001 to 30,000,000	Monthly Payments	0.00638
30,000,001 to 50,000,000	Monthly Payments	0.00668
50,000,001 to 150,000,000	Monthly Payments	0.00784
150,000,001 to 250,000,000	Monthly Payments	0.00871
250,000,001 to 300,000,000	Monthly Payments	0.00894
300,000,001 to 500,000,000	Monthly Payments	0.00958
500,000,001 and above	Monthly Payments	0.01045

Incentive Accounts		
0 to 100,000	Six Monthly	0.00435
100,001 to 10,000,000	Six Monthly	0.00522
10,000,001 to 50,000,000	Six Monthly	0.00714
50,000,001 and above	Six Monthly	0.00917

Khazana Account	Payment Frequency	Weightages
Rs 0 to 250,000	Quarterly	0.00435
Rs 250,001 to 5,000,000	Quarterly	0.00551
Rs 5,000,001 to 10,000,000	Quarterly	0.00668
Rs 10,000,001 to 25,000,000	Quarterly	0.00697
Rs 25,000,001 to 50,000,000	Quarterly	0.00726
Rs 50,000,001 to 100,000,000	Quarterly	0.00784
Rs 100,000,001 to 250,000,000	Quarterly	0.00929
Rs 250,000,001 to 500,000,000	Quarterly	0.00987
Rs 500,000,001 and above	Quarterly	0.01045

Mahana Barakah Account	Payment Frequency	Weightages
Rs 0 to 9,999	Monthly	0.00395
Rs 10,000 to 4,999,999	Monthly	0.00871

*Rehman*

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Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR OCTOBER 2013

Local Currency		
	Payment Frequency	Weightages
Rs Above 5,000,000	Monthly	0.00395
<b>TIFI-Young Saver Account</b>		
TIFI-Young Saver Account	Quarterly	0.00464
<b>Senior Citizen Account</b>		
	Payment Frequency	Weightages
Rs 0 to 249,999	Monthly	0.00435
Rs 250,000 to 999,999	Monthly	0.00464
Rs 1,000,000 to 4,999,999	Monthly	0.00551
Rs 5,000,000 to 9,999,999	Monthly	0.00668
Rs 10,000,000 and above	Monthly	0.00755
<b>Term Deposits</b>		
	Payment Frequency	Weightages
<b>1Month</b>		
1 Months 0 to 15,000,000	At Maturity	0.00668
1 Months 15,000,001 to 50,000,000	At Maturity	0.00697
1 Months 50,000,001 to 100,000,000	At Maturity	0.00726
1 Months 100,000,001 to 200,000,000	At Maturity	0.00784
1 Months 200,000,001 to 250,000,000	At Maturity	0.00882
1 Months 250,000,001 to 500,000,000	At Maturity	0.00894
1 Months Rs 500,000,001 and above	At Maturity	0.00929
<b>3Months</b>		
3 Months 0 to 15,000,000	At Maturity	0.00726
3 Months 15,000,001 to 50,000,000	At Maturity	0.00755
3 Months 50,000,001 to 100,000,000	At Maturity	0.00801
3 Months 100,000,001 to 200,000,000	At Maturity	0.00905
3 Months 200,000,001 to 250,000,000	At Maturity	0.00929
3 Months 250,000,001 to 500,000,000	At Maturity	0.00987
3 Months Rs 500,000,001 and above	At Maturity	0.01016
<b>6Months</b>		
6 Months 0 to 15,000,000	At Maturity	0.00755
6 Months 15,000,001 to 50,000,000	At Maturity	0.00784
6 Months 50,000,001 to 100,000,000	At Maturity	0.00830
6 Months 100,000,001 to 200,000,000	At Maturity	0.00900
6 Months 200,000,001 to 250,000,000	At Maturity	0.00987
6 Months 250,000,001 to 500,000,000	At Maturity	0.00998
6 Months Rs 500,000,001 and above	At Maturity	0.01022
<b>1Year</b>		
1 Year- Monthly 0 to 15,000,000	Monthly	0.00784
1 Year- Monthly 15,000,001 to 50,000,000	Monthly	0.00813
1 Year- Monthly 50,000,001 to 100,000,000	Monthly	0.00859
1 Year- Monthly 100,000,001 to 200,000,000	Monthly	0.00929
1 Year- Monthly 200,000,001 to 250,000,000	Monthly	0.00958
1 Year- Monthly 250,000,001 to 500,000,000	Monthly	0.01016
1 Year- Monthly 500,000,001 and above	Monthly	0.01045
<b>1Year</b>		
1 Year- Quarterly 0 to 10,000,000	Quarterly	0.00905
1 Year- Quarterly 10,000,001 to 100,000,000	Quarterly	0.00940
1 Year- Quarterly 100,000,001 to 250,000,000	Quarterly	0.00987
1 Year- Quarterly 250,000,001 and above	Quarterly	0.01045





PLS Ratio

Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR OCTOBER 2013

Local Currency

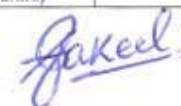
	Payment Frequency	Weightages
<b>1Year</b>		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.00900
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.00929
1 Year- Maturity 100,000,001 to 250,000,000	At Maturity	0.00958
1 Year- Maturity 250,000,001 to 500,000,000	At Maturity	0.01045
1 Year- Maturity 500,000,001 and above	At Maturity	0.01074
<b>2Years</b>	At Maturity	0.00946
<b>3Years</b>	Monthly	0.00923
<b>3Years</b>	Quarterly	0.00929
<b>3Years</b>	At Maturity	0.00987
<b>5Years</b>	Monthly	0.00987
<b>5Years</b>	Quarterly	0.01045
<b>5Years</b>	At Maturity	0.01103

Mahana Amadni Scheme	Payment Frequency	Weightages
<b>1 year</b>	Monthly	
1 Year- Monthly MAS 0 to 15,000,000	Monthly	0.00784
1 Year- Monthly MAS 15,000,001 to 50,000,000	Monthly	0.00813
1 Year- Monthly MAS 50,000,001 to 100,000,000	Monthly	0.00859
1 Year- Monthly MAS 100,000,001 to 200,000,000	Monthly	0.00929
1 Year- Monthly MAS 200,000,001 to 250,000,000	Monthly	0.00958
1 Year- Monthly MAS 250,000,001 to 500,000,000	Monthly	0.01016
1 Year- Monthly MAS 500,000,001 and above	Monthly	0.01045
<b>2 year</b>	Monthly	0.00911
<b>3 year</b>	Monthly	0.00923
<b>4 year</b>	Monthly	0.00929
<b>5 year</b>	Monthly	0.00987

AMI Deposits	Payment Frequency	Weightages
<b>3 Months</b>		
3 Months AMI 0 to 15,000,000	Monthly	0.00726
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00755
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00801
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00905
3 Months AMI 200,000,001 to 250,000,000	Monthly	0.00929
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.00987
3 Months AMI Rs 500,000,001 and above	Monthly	0.01016
<b>4 Months</b>		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00755
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00784
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00830
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.00900
AMI 6 Months 200,000,001 to 250,000,000	Six Monthly	0.00987
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.00998
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01022
<b>1 Year</b>		
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.00917
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.00946
1 Year - six monthly 100,000,001 and above	Six Monthly	0.00987
<b>2 Years</b>	Six Monthly	0.00923
<b>3 Years</b>	Six Monthly	0.00940
<b>5 Years</b>	Six Monthly	0.01103

  
Khwaja Farhan Usman  
Manager Finance



  
Muhammad Shakeel-ur-Rehman  
RVP Finance

Approved by Sharia Division



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PLS Ratio

Share of Mudarib	Rabb ul Maal
91%	9%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR OCTOBER 2013

**FOREIGN CURRENCY**

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00409
USD 50,001 to 100,0000	Monthly	0.00818
USD 100,001 to 200,0000	Monthly	0.01226
USD 200,001 to 500,0000	Monthly	0.04088
USD 500,001 and above	Monthly	0.08177
GBP Balance below POUND 1,000/-	Monthly	0.00409
GBP Minimum Balance POUND 1,000/-	Monthly	0.00818
EURO Balance below EURO 1,000/-	Monthly	0.00409
EURO Minimum Balance EURO 1,000/-	Monthly	0.00818
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.00164
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.00409

Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.02044
USD 1 Month 500,001 to 1,000,000	At Maturity	0.06132
USD 1 Month 1,000,001 and above	At Maturity	0.08177
USD 3 Months 0 to 500,000	At Maturity	0.03925
USD 3 Months 500,001 and above	At Maturity	0.06132
USD 6 Months 0 to 500,000	At Maturity	0.05315
USD 6 Months 500,001 and above	At Maturity	0.06950
USD 1 Year & above 0 to 500,000	At Maturity	0.06950
USD 1 Year & above 500,001 and above	At Maturity	0.08177

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.01226
GBP 3 Months	At Maturity	0.03066
GBP 6 Months	At Maturity	0.03884
GBP 1 Year & above	At Maturity	0.04088

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.01226
EURO 3 Months	At Maturity	0.03066
EURO 6 Months	At Maturity	0.03884
EURO 1 Year & above	At Maturity	0.04088

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00818
UAE Dirham 3 Months	At Maturity	0.00899
UAE Dirham 6 Months	At Maturity	0.00981
UAE Dirham 1 Year & above	At Maturity	0.01226

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Manager Finance

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