

INST/2014/
February 25, 2014

PLS Ratio	
Share of Mudarib	Rabb ul Maal
35%	65%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MARCH 2014

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00207
Saving Accounts	Six monthly	0.00275
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00005
Saving Accounts		
0 to 5,000,000	Monthly Payments	0.00275
5,000,001 to 10,000,000	Monthly Payments	0.00290
10,000,001 to 50,000,000	Monthly Payments	0.00321
50,000,001 to 100,000,000	Monthly Payments	0.00340
100,000,001 and above	Monthly Payments	0.00370
Mudaraba Premium Plus - for Individuals		
0 to 1,000,000	Monthly Payments	0.00283
1,000,001 to 5,000,000	Monthly Payments	0.00340
5,000,001 to 10,000,000	Monthly Payments	0.00396
10,000,001 to 25,000,000	Monthly Payments	0.00415
25,000,001 to 50,000,000	Monthly Payments	0.00434
50,000,001 to 100,000,000	Monthly Payments	0.00438
100,000,001 to 150,000,000	Monthly Payments	0.00490
150,000,001 to 200,000,000	Monthly Payments	0.00528
200,000,001 to 250,000,000	Monthly Payments	0.00547
250,000,001 to 300,000,000	Monthly Payments	0.00566
300,000,001 and above	Monthly Payments	0.00592
Mudaraba Premium Plus - for Business / Corporate		
0 to 10,000,000	Monthly Payments	0.00540
10,000,001 to 30,000,000	Monthly Payments	0.00415
30,000,001 to 50,000,000	Monthly Payments	0.00434
50,000,001 to 150,000,000	Monthly Payments	0.00528
150,000,001 to 250,000,000	Monthly Payments	0.00585
250,000,001 to 300,000,000	Monthly Payments	0.00604
300,000,001 to 500,000,000	Monthly Payments	0.00624
500,000,001 and above	Monthly Payments	0.00640
Incentive Accounts		
0 to 100,000	Six Monthly	0.00283
100,001 to 10,000,000	Six Monthly	0.00340
10,000,001 to 50,000,000	Six Monthly	0.00464
50,000,001 and above	Six Monthly	0.00566
Khazana Account		
Rs 0 to 250,000	Quarterly	0.00283
Rs 250,001 to 5,000,000	Quarterly	0.00358
Rs 5,000,001 to 10,000,000	Quarterly	0.00434
Rs 10,000,001 to 25,000,000	Quarterly	0.00463
Rs 25,000,001 to 50,000,000	Quarterly	0.00472
Rs 50,000,001 to 100,000,000	Quarterly	0.00490



PLS Ratio	
Share of Mudarib	Rabb ul Maal
35%	65%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MARCH 2014

Local Currency		
	Payment Frequency	Weightages
Rs 100,000,001 to 250,000,000	Quarterly	0.00528
Rs 250,000,001 to 500,000,000	Quarterly	0.00604
Rs 500,000,001 and above	Quarterly	0.00641
Mahasa Barakah Account		
	Payment Frequency	Weightages
Rs 0 to 9,999	Monthly	0.00275
Rs 10,000 to 4,999,999	Monthly	0.00566
Rs Above 5,000,000	Monthly	0.00275
Till-Young Saver Account		
Till-Young Saver Account	Quarterly	0.00302
Senior Citizen Account		
	Payment Frequency	Weightages
Rs 0 to 249,999	Monthly	0.00283
Rs 250,000 to 999,999	Monthly	0.00302
Rs 1,000,000 to 4,999,999	Monthly	0.00358
Rs 5,000,000 to 9,999,999	Monthly	0.00434
Rs 10,000,000 and above	Monthly	0.00490
Term Deposits		
	Payment Frequency	Weightages
1Months		
0 to 50,000	At Maturity	0.00434
50,000 to 500,000	At Maturity	0.00438
500,000 to 1,000,000	At Maturity	0.00441
1,000,000 to 3,000,000	At Maturity	0.00445
3,000,000 to 5,000,000	At Maturity	0.00449
5,000,000 to 10,000,000	At Maturity	0.00453
10,000,000 to 15,000,000	At Maturity	0.00460
15,000,000 to 50,000,000	At Maturity	0.00472
50,000,000 to 100,000,000	At Maturity	0.00490
100,000,000 to 200,000,000	At Maturity	0.00509
200,000,000 to 500,000,000	At Maturity	0.00566
500,000,000 and above	At Maturity	0.00641
3Months		
0 to 50,000	At Maturity	0.00472
50,000 to 500,000	At Maturity	0.00490
500,000 to 1,000,000	At Maturity	0.00498
1,000,000 to 3,000,000	At Maturity	0.00513
3,000,000 to 5,000,000	At Maturity	0.00528
5,000,000 to 10,000,000	At Maturity	0.00547
10,000,000 to 15,000,000	At Maturity	0.00558
15,000,000 to 50,000,000	At Maturity	0.00573
50,000,000 to 100,000,000	At Maturity	0.00604
100,000,000 to 200,000,000	At Maturity	0.00622
200,000,000 to 500,000,000	At Maturity	0.00660
500,000,000 and above	At Maturity	0.00779
6Months		
0 to 50,000	At Maturity	0.00490
50,000 to 500,000	At Maturity	0.00498
500,000 to 1,000,000	At Maturity	0.00509
1,000,000 to 3,000,000	At Maturity	0.00528
3,000,000 to 5,000,000	At Maturity	0.00536
5,000,000 to 10,000,000	At Maturity	0.00551
10,000,000 to 15,000,000	At Maturity	0.00566
15,000,000 to 50,000,000	At Maturity	0.00585
50,000,000 to 100,000,000	At Maturity	0.00607
100,000,000 to 200,000,000	At Maturity	0.00622
200,000,000 to 500,000,000	At Maturity	0.00679
500,000,000 and above	At Maturity	0.00698



PLS Ratio	
Share of Mudarib	Rabb ul Maal
35%	65%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MARCH 2014

Local Currency		
	Payment frequency	Weightages
1Year - Monthly		
0 to 50,000	Monthly	0.00528
50,000 to 500,000	Monthly	0.00536
500,000 to 1,000,000	Monthly	0.00539
1,000,000 to 3,000,000	Monthly	0.00566
3,000,000 to 5,000,000	Monthly	0.00555
5,000,000 to 10,000,000	Monthly	0.00562
10,000,000 to 15,000,000	Monthly	0.00566
15,000,001 to 50,000,000	Monthly	0.00585
50,000,001 to 100,000,000	Monthly	0.00604
100,000,001 to 200,000,000	Monthly	0.00641
200,000,001 to 500,000,000	Monthly	0.00660
500,000,001 and above	Monthly	0.00679
1Year - Quarterly		
0 to 50,000	Quarterly	0.00581
50,000 to 500,000	Quarterly	0.00596
500,000 to 1,000,000	Quarterly	0.00604
1,000,000 to 3,000,000	Quarterly	0.00622
3,000,000 to 5,000,000	Quarterly	0.00641
5,000,000 to 10,000,000	Quarterly	0.00649
10,000,000 to 15,000,000	Quarterly	0.00656
15,000,001 to 50,000,000	Quarterly	0.00664
50,000,001 to 100,000,000	Quarterly	0.00679
100,000,001 to 200,000,000	Quarterly	0.00687
200,000,001 to 500,000,000	Quarterly	0.00690
500,000,001 and above	Quarterly	0.00698
1Year - Maturity		
0 to 50,000	At Maturity	0.00585
50,000 to 500,000	At Maturity	0.00604
500,000 to 1,000,000	At Maturity	0.00641
1,000,000 to 3,000,000	At Maturity	0.00660
3,000,000 to 5,000,000	At Maturity	0.00679
5,000,000 to 10,000,000	At Maturity	0.00683
10,000,000 to 15,000,000	At Maturity	0.00687
15,000,001 to 50,000,000	At Maturity	0.00690
50,000,001 to 100,000,000	At Maturity	0.00694
100,000,001 to 200,000,000	At Maturity	0.00698
200,000,001 to 500,000,000	At Maturity	0.00709
500,000,001 and above *	At Maturity	0.00717
2Years	At Maturity	0.00615
3Years	Monthly	0.00600
3Years	Quarterly	0.00604
3Years	At Maturity	0.00641
5Years	Monthly	0.00641
5Years	Quarterly	0.00679
5Years	At Maturity	0.00717
Mahana Amadni Scheme		
1 year		
0 to 50,000	Monthly	0.00528
50,000 to 500,000	Monthly	0.00536
500,000 to 1,000,000	Monthly	0.00539
1,000,000 to 3,000,000	Monthly	0.00566
3,000,000 to 5,000,000	Monthly	0.00555
5,000,000 to 10,000,000	Monthly	0.00562
10,000,000 to 15,000,000	Monthly	0.00566
15,000,001 to 50,000,000	Monthly	0.00585
50,000,001 to 100,000,000	Monthly	0.00604
100,000,001 to 200,000,000	Monthly	0.00641
200,000,001 to 500,000,000	Monthly	0.00660
500,000,001 and above	Monthly	0.00679


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PLS Ratio	
Share of Mudarib	Rabb ul Maal
35%	65%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MARCH 2014

Local Currency		
	Payment Frequency	Weightages
2 year	Monthly	0.00592
3 year	Monthly	0.00600
4 year	Monthly	0.00604
5 year	Monthly	0.00641
AMU Deposits		
3 Months		
0 to 50,000	Monthly	0.00472
50,000 to 500,000	Monthly	0.00490
500,000 to 1,000,000	Monthly	0.00498
1,000,000 to 3,000,000	Monthly	0.00513
3,000,000 to 5,000,000	Monthly	0.00528
5,000,000 to 10,000,000	Monthly	0.00547
10,000,000 to 15,000,000	Monthly	0.00558
15,000,001 to 50,000,000	Monthly	0.00573
50,000,001 to 100,000,000	Monthly	0.00604
100,000,001 to 200,000,000	Monthly	0.00622
200,000,001 to 500,000,000	Monthly	0.00660
500,000,001 and above	Monthly	0.00679
6 Months		
0 to 50,000	Six Monthly	0.00490
50,000 to 500,000	Six Monthly	0.00498
500,000 to 1,000,000	Six Monthly	0.00509
1,000,000 to 3,000,000	Six Monthly	0.00528
3,000,000 to 5,000,000	Six Monthly	0.00536
5,000,000 to 10,000,000	Six Monthly	0.00551
10,000,000 to 15,000,000	Six Monthly	0.00566
15,000,001 to 50,000,000	Six Monthly	0.00585
50,000,001 to 100,000,000	Six Monthly	0.00607
100,000,001 to 200,000,000	Six Monthly	0.00622
200,000,001 to 500,000,000	Six Monthly	0.00679
500,000,001 and above	Six Monthly	0.00698
1 Year		
0 to 50,000	Six Monthly	0.00581
50,000 to 500,000	Six Monthly	0.00596
500,000 to 1,000,000	Six Monthly	0.00604
1,000,000 to 3,000,000	Six Monthly	0.00622
3,000,000 to 5,000,000	Six Monthly	0.00641
5,000,000 to 10,000,000	Six Monthly	0.00649
10,000,000 to 15,000,000	Six Monthly	0.00656
15,000,001 to 50,000,000	Six Monthly	0.00664
50,000,001 to 100,000,000	Six Monthly	0.00679
100,000,001 to 200,000,000	Six Monthly	0.00687
200,000,001 to 500,000,000	Six Monthly	0.00690
500,000,001 and above	Six Monthly	0.00698
2 Years	Six Monthly	0.00600
3 Years	Six Monthly	0.00611
5 Years	Six Monthly	0.00717


 Muhammad Saleem Khan
 AVF Finance


 Taimm Shabbir
 Chief Financial Officer


 Justice Khali-ur-Rehman
 Shariah Advisor

INST/2014/
February 25, 2014

PLS Ratio	
Share of Mudarib	Rebb ul Maal
78%	22%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MARCH 2014

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00320
USD 50,001 to 100,000	Monthly	0.00640
USD 100,001 to 200,000	Monthly	0.00960
USD 200,001 to 500,000	Monthly	0.03199
USD 500,001 and above	Monthly	0.06398
GBP Saving (Below £ 1,000/-)	Monthly	0.00320
GBP Saving (Above £ 1,000/-)	Monthly	0.00640
EUR Saving (Below € 1,000/-)	Monthly	0.00320
EUR Saving (Above € 1,000/-)	Monthly	0.00640
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00320
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00640
UAE Saving (Below AED 5,000/-)	Monthly	0.00128
UAE Saving (Above AED 5,000/-)	Monthly	0.00320

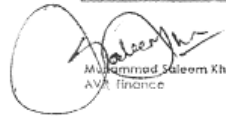
Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.01599
USD 1 Month 500,001 to 1,000,000	At Maturity	0.04798
USD 1 Month 1,000,001 and above	At Maturity	0.06398
USD 3 Months 0 to 500,000	At Maturity	0.03071
USD 3 Months 500,001 and above	At Maturity	0.06957
USD 6 Months 0 to 500,000	At Maturity	0.04159
USD 6 Months 500,001 and above	At Maturity	0.09277
USD 1 Year & above 0 to 500,000	At Maturity	0.05438
USD 1 Year & above 500,001 and above	At Maturity	0.09397

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.00960
GBP 3 Months	At Maturity	0.02399
GBP 6 Months	At Maturity	0.03039
GBP 1 Year & above	At Maturity	0.03199

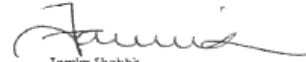
Term Deposits	Payment Frequency	Weightages
EUR 1 Month	At Maturity	0.00960
EUR 3 Months	At Maturity	0.02399
EUR 6 Months	At Maturity	0.03039
EUR 1 Year & above	At Maturity	0.03199

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00640
UAE Dirham 3 Months	At Maturity	0.00704
UAE Dirham 6 Months	At Maturity	0.00768
UAE Dirham 1 Year & above	At Maturity	0.00960

Term Deposits	Payment Frequency	Weightages
JPY Dirham 1 Month	At Maturity	0.00960
JPY Dirham 3 Months	At Maturity	0.02399
JPY Dirham 6 Months	At Maturity	0.03039
JPY Dirham 1 Year & above	At Maturity	0.03199


Muhammad Saleem Khan
AVM Finance




Tamim Shabbir
Chief Financial Officer

Justice Khaliq-ur-Rehman
Shariah Advisor