



PLS Ratio	
Share of Mudarib	Rabb ul Maal
47%	53%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR NOVEMBER 2012

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.01427
Saving Accounts	Six monthly	0.01678
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00020
Saving Accounts		
0 to 9,999,999	Monthly Payments	0.01678
10,000,000 to 49,999,999	Monthly Payments	0.01689
50,000,000 to 999,999,999	Monthly Payments	0.01695
Mudaraba Premium Plus - for individuals		
0 to 999,999	Monthly Payments	0.01678
1,000,000 to 4,999,999	Monthly Payments	0.01684
5,000,000 to 9,999,999	Monthly Payments	0.01687
10,000,000 to 24,999,999	Monthly Payments	0.01689
25,000,000 and above	Monthly Payments	0.01706
Mudaraba Premium Plus - for Business / Corporate		
0 to 9,999,999	Monthly Payments	0.01678
10,000,000 to 29,999,999	Monthly Payments	0.01684
30,000,000 to 49,999,999	Monthly Payments	0.01687
50,000,000 to 99,999,999	Monthly Payments	0.01706
100,000,000 and above	Monthly Payments	0.01785
Incentive Accounts		
0 to 99,999	Six Monthly	0.01678
100,000 and above	Six Monthly	0.01692
Khazana Account		
Rs 0 to 249,999	Quarterly	0.01678
Rs 250,000 to 4,999,999	Quarterly	0.01706
Rs 5,000,000 to 9,999,999	Quarterly	0.01762
Rs 10,000,000 to 24,999,999	Quarterly	0.01790
Rs 25,000,000 to 49,999,999	Quarterly	0.01818
Rs 50,000,000 to 99,999,999	Quarterly	0.01846
Rs 100,000,000 to 249,999,999	Quarterly	0.01860
Rs 250,000,000 to 499,999,999	Quarterly	0.01902
Rs 500,000,000 and above	Quarterly	0.01972
Term Deposits		
1Month	At Maturity	0.01692
3Months	At Maturity	0.01818
6Months	At Maturity	0.01958
1Year	Monthly	0.02238
1Year	Quarterly	0.02294
1Year	At Maturity	0.02378
2Years	At Maturity	0.02517
3Years	Monthly	0.02378
3Years	Quarterly	0.02559
3Years	At Maturity	0.02615
4Years	Monthly	0.02629
5Years	Quarterly	0.02699
5Years	At Maturity	0.02906
Mahana Amadni Scheme		
1 year	Monthly	0.02252
2 year	Monthly	0.02280
3 year	Monthly	0.02378
4 year	Monthly	0.02475
5 year	Monthly	0.02629
AMI Deposits		
3 Months	Six Monthly	0.01818
6 Months	Six Monthly	0.01958
1 Year	Six Monthly	0.02308
2 Years	Six Monthly	0.02489
3 Years	Monthly	0.02378
5 Years	Six Monthly	-

Farhan Usman
Manager Finance

Muhammad Shakeel
AVP Finance

Approved Sharia Advisor Division


PLS Ratio

Share of Mudarib	Rabb ul Maal
99%	1%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR NOVEMBER 2012

FOREIGN CURRENCY		
Saving Accounts	Six Monthly	-
Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.01289
USD Minimum Balance USD 1,000/-	Monthly	0.02577
GBP Balance below POUND 1,000/-	Monthly	0.01289
GBP Minimum Balance POUND 1,000/-	Monthly	-
EURO Balance below EURO 1,000/-	Monthly	0.01289
EURO Minimum Balance EURO 1,000/-	Monthly	0.02577
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.00515
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.01289
Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.03866
USD 3 Months	At Maturity	0.09665
USD 6 Months	At Maturity	0.12242
USD 1 Year & above	At Maturity	0.12887
Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	-
GBP 3 Months	At Maturity	-
GBP 6 Months	At Maturity	0.12242
GBP 1 Year & above	At Maturity	0.12887
Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	-
EURO 3 Months	At Maturity	0.09665
EURO 6 Months	At Maturity	-
EURO 1 Year & above	At Maturity	0.12887
Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	-
UAE Dirham 3 Months	At Maturity	0.02835
UAE Dirham 6 Months	At Maturity	-
UAE Dirham 1 Year & above	At Maturity	-


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Manager Finance


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