



INST/2019/008

February 28, 2019

TO: MANCOM MEMBERS/ AREA MANAGERS/ ALL BRANCH MANAGERS/ ALL OPERATION MANAGERS / ALL AREA OPERATION MANAGERS / OPERATIONS DEPARTMENT

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM MARCH 2019.

Enclosed is a Circular received from Finance Department declaring Profit Sharing Ratio & Weightages for the month of March 2019.

For any queries regarding the subject matter please contact the Finance Department.

Sd/-

**Masroor Hussain Rao
Chief Compliance Officer**

Albaraka Bank (Pakistan) Limited

Old and Discontinued Deposit Products

Weightages and PSR from 1-March-2019

Old Deposit Products	Weightages and PSR applicable as of
AMI Deposits - 1 Year [Six monthly]	Islamic Term Deposit - 1 Year [Quarterly]
AMI Deposits - 2 Years [Six monthly]	Mahana Amadani Scheme - 2 Years
AMI Deposits - 3 Months	Islamic Term Deposit - 3 Months
AMI Deposits - 3 Years [Six monthly]	Islamic Term Deposit - 3 Years [Quarterly]
AMI Deposits - 5 Years [Six monthly]	Islamic Term Deposit - 5 Years [Quarterly]
AMI Deposits - 6 Months	Islamic Term Deposit - 6 Months
Business Account	Albaraka Business Plus- Monthly
FCY Savings HY Corporate [EURO]	Saving Account - Monthly [EURO]
FCY Savings HY Corporate [GBP]	Saving Account - Monthly [GBP]
FCY Savings HY Corporate [USD]	Saving Account - Monthly [USD]
FCY Savings HY Non-Corporate [EURO]	Product Discontinued
FCY Savings HY Non-Corporate [GBP]	Product Discontinued
FCY Savings HY Non-Corporate [USD]	Saving Account - Monthly [USD]
Halal Munafa Account	Mudaraba Premium Plus - for Business
Islamic Term Deposit - 1 Year [Monthly]	Mahana Amadani Scheme - 1 Years
Islamic Term Deposit - 3 Years [Monthly]	Mahana Amadani Scheme - 3 Years
Islamic Term Deposit - 5 Years [Monthly]	Mahana Amadani Scheme - 5 Years
Islamic Term Deposit - FI - 1 Month	Product Discontinued
Islamic Term Deposit - FI - 3 Months	Product Discontinued
LCY Education Plan Deposits	Mudarba Saving Accounts
LCY Savings Half Yearly	Mudarba Saving Accounts
LCY Savings Monthly	Mudarba Saving Accounts
LCY Smart Savings Deposit Corporate	Mudaraba Premium Plus - for Business
LCY Smart Savings Deposit Individual	Mahana Barka Account
Minor Account	Tifl - Young Savers Account
Monthly Income Account - 1 Year	Mahana Amadani Scheme - 1 Years
Monthly Income Account - 3 Years	Mahana Amadani Scheme - 3 Years
Monthly Income Account - 5 Years	Mahana Amadani Scheme - 5 Years
Mudaraba Premium Plus - for Individuals	Khazana Account
Mushahahar Saving Account	Mudarba Saving Accounts
Premium Saving Deposit Corporate	Mudaraba Premium Plus - for Business
Saving Account - Six Monthly [EURO]	Saving Account - Monthly [EURO]
Saving Account - Six Monthly [GBP]	Saving Account - Monthly [GBP]
Saving Account - Six Monthly [USD]	Saving Account - Monthly [USD]
Saving Accounts - Six monthly	Mudarba Saving Accounts
Staff Saving	Mudarba Saving Accounts
Super Saving Deposit FI	Albaraka Islamic Institution Deposit
Super Saving Deposit Corporate	Mudaraba Premium Plus - for Business
Super Saving Deposit Retail	Mahana Barka Account
Term Deposit - 1 Month	Islamic Term Deposit - 1 Month
Term Deposit - 1 Year [Maturity]	Islamic Term Deposit - 1 Year [Maturity]
Term Deposit - 1 Year [Monthly]	Mahana Amadani Scheme - 1 Years
Term Deposit - 1 Year [Quarterly]	Islamic Term Deposit - 1 Year [Quarterly]
Term Deposit - 2 Years [Maturity]	Islamic Term Deposit - 2 Years [Maturity]
Term Deposit - 3 Months [Maturity]	Islamic Term Deposit - 3 Months
Term Deposit - 3 Months [Monthly]	Monthly Income Account - 3 Months
Term Deposit - 3 Years [Half Yearly]	Islamic Term Deposit - 3 Years [Quarterly]
Term Deposit - 3 Years [Maturity]	Islamic Term Deposit - 3 Years [Maturity]
Term Deposit - 5 Years [Half Yearly]	Islamic Term Deposit - 5 Years [Quarterly]
Term Deposit - 5 Years [Maturity]	Islamic Term Deposit - 5 Years [Maturity]
Term Deposit - 6 Months [Maturity]	Islamic Term Deposit - 6 Months
Term Deposit - 6 Months [Monthly]	Monthly Income Account - 6 Months
Term Deposit - 6 Months [Quarterly]	Monthly Income Account - 6 Months
Term Deposits - 1 Month [EURO]	Product Discontinued
Term Deposits - 1 Month [JPY]	Product Discontinued
Term Deposits - 1 Month [USD]	Term Deposits - 1 Month [USD]
Term Deposits - 1 Year [JPY]	Product Discontinued
Term Deposits - 1 Year Maturity [GBP]	Product Discontinued
Term Deposits - 1 Year Maturity [USD]	Product Discontinued
Term Deposits - 1 Year Quarterly [USD]	Term Deposits - 3 Months [USD]
Term Deposits - 3 Months [EURO]	Product Discontinued
Term Deposits - 3 Months [JPY]	Product Discontinued
Term Deposits - 3 Months [USD]	Term Deposits - 3 Months [USD]
Term Deposits - 3 Months Monthly [GBP]	Product Discontinued
Term Deposits - 3 Months Monthly [GBP]	Product Discontinued
Term Deposits - 3 Months Monthly [USD]	Term Deposits - 1 Month [USD]
Term Deposits - 6 Months [JPY]	Product Discontinued
Term Deposits - 6 Months Maturity [EURO]	Product Discontinued
Term Deposits - 6 Months Maturity [USD]	Product Discontinued
Term Deposits - 6 Months Quarterly [USD]	Term Deposits - 3 Months [USD]
TF Savings Monthly	Mudarba Saving Accounts