



INST/2019/051

June 27, 2019

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

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM JULY 2019.

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

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

-Sd/-

**Masroor Hussain Rao
Chief Compliance Officer**

WEIGHTAGES AND PROFIT SHARING RATIO EFFECTIVE FROM JULY 2019

Saving / Asaan / Staff Saving Account	
Profit Calculated on MAB	0.002978
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003249
Quarterly Payout	

Business Plus	
Profit Calculated on MAB	0.000038
Monthly Payout	

Shafqaat Account	
Less than 25K	0.002978
25K - 499.99K	0.003249
500K - 999.99K	0.003520
1M - 4.99M	0.004061
5M - 9.99M	0.004467
10M - 24.99M	0.004602
25M - 49.99M	0.004738
50M - 99.99M	0.004873
Above 100M	0.004873
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.006638
Tier II Sukuk 2nd Issue	0.006286
Tier I Capital	0.007451

Monthly Income	
3 Months	6 Months
0.003384	0.003520

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.007039

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005009	0.005685	0.005956	0.005983	0.005956
250K - 499.99K	0.005090	0.005767	0.006037	0.006091	0.006064
500K - 999.99K	0.005117	0.005848	0.006119	0.006200	0.006173
1M - 4.99M	0.005144	0.005929	0.006200	0.006254	0.006281
5M - 9.99M	0.005306	0.006037	0.006308	0.006362	0.006389
10M - 49.99M	0.005388	0.006064	0.006416	0.006470	0.006498
Above 50M	0.005415	0.006227	0.006498	0.006579	0.006606

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003113	0.003790	0.003926	0.005279	0.005956	0.006498	0.006552
5M - 9.99M	0.003249	0.004061	0.004196	0.005415	0.006091	0.006525	0.006579
10M - 24.99M	0.003384	0.004115	0.004278	0.005550	0.006227	0.006552	0.006660
25M - 49.99M	0.003520	0.004196	0.004332	0.005685	0.006362	0.006579	0.006768
50M - 99.99M	0.003655	0.004332	0.004467	0.005821	0.006389	0.006606	0.006768
100M - 249.99M	0.004196	0.004602	0.004873	0.005956	0.006416	0.006633	0.006768
250M - 499.99M	0.004332	0.004738	0.005009	0.006146	0.006470	0.006633	0.006768
500M - 999.99M	0.005577	0.005956	0.006146	0.006389	0.006525	0.006660	0.006768
Above 1B	0.005631	0.006091	0.006200	0.006443	0.006579	0.006687	0.006768

Profit Sharing Ratio		
LCY	FCY	
Share of Mudarib	50%	80%
Rabb ul Maal	50%	20%

Mahana Barkah Account	
Less than 10K	0.002978
10K - 49.99K	0.003005
50K - 249.99K	0.003113
250K - 499.99K	0.003249
500K - 999.99K	0.003601
1M - 4.99M	0.003736
5M - 9.99M	0.003871
Above 10M	0.004007
Profit Calculated on DB	
Monthly Payout	

Khazana Account	
Less than 250K	0.002978
250K - 999.99K	0.003005
1M - 9.99M	0.003113
10M - 24.99M	0.003249
25M - 49.99M	0.003384
50M - 99.99M	0.003520
100M - 249.99M	0.003574
250M - 499.99M	0.004467
Above 500M	0.004738
Profit Calculated on MAB	
Monthly Payout	

Mahana Amadani Plus			
Slab	1 Year	3 Years	
100K - 10M	0.005956	0.006498	
Above 10.M	0.006091	0.006633	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.002978
1M - 9.99M	0.003005
10M - 24.99M	0.003113
25M - 49.99M	0.003249
50M - 99.99M	0.003384
100M - 249.99M	0.003655
250M - 499.99M	0.003926
Above 500M	0.004196
Profit Calculated on DB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.002978
50M - 100M	0.006552
100.01M - 500M	0.006633
500.01M - 1.5B	0.006660
1.501B - 2.5B	0.006687
Above 2.5B	0.006714
Profit Calculated on DB	
Monthly Payout	

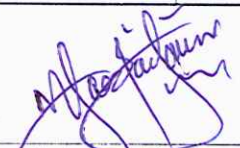
Term Deposit 2018 (New Booking Stopped)			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004738	0.004873	0.005009
10.M - 25M	0.004873	0.005009	0.005144


Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006227
Above 10.M	0.006362

FCY Saving Account				
USD	GBP	Euro	JPY	AED
0.016964	0.005655	0.001131	0.000452	0.001131
Profit Calculation on MAB, Monthly Payout.				

FCY Term Deposit					
Tenure	1 Month	3 Months	6 Months	1 Year	
Profit Payment	Maturity	Maturity	Maturity	Maturity	
USD Less than 25K	0.016964	0.022619	0.028274	0.033929	
USD 25K - 99.99K	0.022619	0.028274	0.033929	0.045239	
USD 100K - 499.99K	0.028274	0.033929	0.039584	0.056548	
USD 500K - 999.99K	0.033929	0.067858	0.067858	0.067858	
USD Above 1M	0.033929	0.079168	0.067858	0.067858	
GBP	0.000452	0.002262	0.011310	0.016964	
EURO	0.000452	0.001131	0.011310	0.016964	
AED	0.003393	0.005655	0.011310	0.016964	

Term Deposit - Quarterly Payout				
Slab	1 Year	3 Year	5 Year	
Less than 5M	0.005198	0.006227	0.006525	
5M - 9.99M	0.005333	0.006362	0.006498	
10M - 24.99M	0.005442	0.006498	0.006633	
25M - 49.99M	0.005577	0.006498	0.006714	
50M - 99.99M	0.005712	0.006525	0.006714	
100M - 249.99M	0.005848	0.006552	0.006714	
250M - 499.99M	0.006119	0.006579	0.006714	
500M - 999.99M	0.006362	0.006606	0.006714	
Above 1B	0.006416	0.006633	0.006714	


Muhammad Saadan
Manager-Pool Management


Tamim Shabbir
Chief Financial Officer


Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

DB: Daily Balance

MAB: Monthly Average Balance

Albaraka Bank (Pakistan) Limited

Old Deposit Products

Weightages and PSR from 1-June-2019

Old Deposit Products	Weightages and PSR applicable as of
Basic Banking Account	Assan Current Account
Saving Account - Six Monthly	Mudarba Saving - Monthly
Khazana - Quarterly	Khazana - Monthly
Mudarba Premium Plus (Individual)	Mahana Barkah Account
Halah Munafa Account	Khazana - Monthly
Incentive Account	Mudarba Premium Plus (Business)
Saving Account - Six Monthly [EURO]	Mudarba Saving - Monthly [EURO]
Saving Account - Six Monthly [GBP]	Mudarba Saving - Monthly [GBP]
Saving Account - Six Monthly [USD]	Mudarba Saving - Monthly [USD]
AMI Deposits - 3 Months	Islamic Term Deposit - 3 Months
AMI Deposits - 6 Months	Islamic Term Deposit - 6 Months
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 Years [Six monthly]	Islamic Term Deposit - 3 Years [Quarterly]
AMI Deposits - 5 Years [Six monthly]	Islamic Term Deposit - 5 Years [Quarterly]
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
USD Term Deposit Mudaraba (1 Month)	Term Deposit Mudaraba (1 Month - FCY)
USD Term Deposit Mudaraba (3 Month)	Term Deposit Mudaraba (3 Month - FCY)
USD Term Deposit Mudaraba (6 Month)	Term Deposit Mudaraba (6 Month - FCY)
GBP Term Deposit Mudaraba (6 Month)	Term Deposit Mudaraba (6 Month - FCY)