



INST/2019/031

April 30, 2019

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

**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM MAY 2019.**

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

Saving / Asaan / Staff Saving Account	
Profit Calculated on MAB	0.003093
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003418
Quarterly Payout	

Business Plus	
Profit Calculated on MAB	0.000046
Monthly Payout	

Shafaqat Account	
Less than 25K	0.003093
25K - 499.99K	0.003418
500K - 999.99K	0.003744
1M - 4.99M	0.004395
5M - 9.99M	0.004883
10M - 24.99M	0.005046
25M - 49.99M	0.005209
50M - 99.99M	0.005372
Above 100M	0.005372
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007983
Tier II Sukuk 2nd Issue	0.007559
Tier I Capital	0.008959

Monthly Income	
3 Months	6 Months
0.004069	0.004232

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

Mahana Barkah Account	
Less than 10K	0.003093
10K - 49.99K	0.003093
50K - 249.99K	0.003256
250K - 499.99K	0.003418
500K - 999.99K	0.003907
1M - 4.99M	0.004069
5M - 9.99M	0.004232
Above 10M	0.004395
Profit Calculated on DB	
Monthly Payout	

Khazana Account	
Less than 250K	0.003093
250K - 999.99K	0.003093
1M - 9.99M	0.003256
10M - 24.99M	0.003418
25M - 49.99M	0.003744
50M - 99.99M	0.003907
100M - 249.99M	0.004069
250M - 499.99M	0.005046
Above 500M	0.005372
Profit Calculated on MAB	
Monthly Payout	

Mahana Amadani Plus			
Slab	1 Year	3 Years	
100K - 10M	0.006674	0.006837	
Above 10M	0.006837	0.006999	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003093
1M - 9.99M	0.003093
10M - 24.99M	0.003256
25M - 49.99M	0.003581
50M - 99.99M	0.003744
100M - 249.99M	0.004069
250M - 499.99M	0.004395
Above 500M	0.004721
Profit Calculated on DB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003093
50M - 100M	0.006348
100.01M - 500M	0.006837
500.01M - 1.5B	0.006967
1.501B - 2.5B	0.006934
Above 2.5B	0.007162
Profit Calculated on DB	
Monthly Payout	

Term Deposit 2018 (New Booking Stopped)			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004883	0.004948	0.005046
10.01M - 25M	0.005046	0.005209	0.005372

FCY Saving Account				
USD	GBP	Euro	JPY	AED
0.022584	0.007528	0.001506	0.000602	0.001506
Profit Calculation on MAB. Monthly Payout.				

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004721	0.005372	0.005534	0.005567	0.005697
250K - 499.99K	0.004818	0.005469	0.005632	0.005697	0.005827
500K - 999.99K	0.004916	0.005567	0.005762	0.005827	0.005958
1M - 4.99M	0.005046	0.005697	0.005860	0.005958	0.006088
5M - 9.99M	0.005176	0.005827	0.005958	0.006088	0.006218
10M - 49.99M	0.005274	0.005925	0.006088	0.006218	0.006348
Above 50M	0.005372	0.006023	0.006185	0.006348	0.006413

FCY Term Deposit					
Tenure	1 Month	3 Months	6 Months	1 Year	
Profit Payment	Maturity	Maturity	Maturity	Maturity	
USD Less than 25K	0.022584	0.030111	0.037639	0.045167	
USD 25K - 99.99K	0.030111	0.037639	0.045167	0.060223	
USD 100K - 499.99K	0.037639	0.045167	0.052695	0.075279	
USD Above 500K	0.045167	0.090334	0.090334	0.090334	
GBP	0.000602	0.003011	0.015056	0.022584	
EURO	0.000602	0.001506	0.015056	0.022584	
AED	0.004517	0.007528	0.015056	0.022584	

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003093	0.004069	0.004232	0.005046	0.005372	0.005860	0.006023
5M - 9.99M	0.003256	0.004395	0.004558	0.005209	0.005534	0.006023	0.006120
10M - 24.99M	0.003418	0.004558	0.004721	0.005372	0.005697	0.006120	0.006218
25M - 49.99M	0.003581	0.004721	0.004883	0.005697	0.005860	0.006218	0.006348
50M - 99.99M	0.003744	0.004883	0.005046	0.005860	0.006023	0.006316	0.006511
100M - 249.99M	0.004721	0.005372	0.005534	0.006023	0.006185	0.006413	0.006576
250M - 499.99M	0.004883	0.005372	0.005697	0.006185	0.006348	0.006511	0.006674
500M - 999.99M	0.006381	0.006837	0.007064	0.007325	0.007357	0.007390	0.007423
Above 1B	0.006446	0.006999	0.007130	0.007390	0.007423	0.007455	0.007488

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004721	0.005697	0.005860
5M - 9.99M	0.004883	0.005860	0.006023
10M - 24.99M	0.005046	0.006023	0.006185
25M - 49.99M	0.005209	0.006120	0.006283
50M - 99.99M	0.005372	0.006218	0.006348
100M - 249.99M	0.005534	0.006283	0.006446
250M - 499.99M	0.005697	0.006348	0.006544
500M - 999.99M	0.007292	0.007325	0.007357
Above 1B	0.007357	0.007390	0.007423

Muhammad Saadan  
Manager - Pool Management

Tamim Shabbir  
Chief Financial Officer

Mufti Abdullah Najeeb UI Haq Siddiqui  
Resident Shariah Board Member

DB: Daily Balance

MAB: Monthly Average Balance