



INST/2019/021

March 29, 2019

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

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM APRIL 2019.

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

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

Sd/-

**Masroor Hussain Rao
Chief Compliance Officer**

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM APRIL 2019

Profit Sharing Ratio [Local Currency]	
Share of Mudarib	50%
Rabb ul Maal	50%

Profit Sharing Ratio [Foreign Currency]	
Share of Mudarib	80%
Rabb ul Maal	20%

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003015
Monthly Payout	

Mahana Barkah Account	
Less than 10K	0.003015
10K - 49.99K	0.003015
50K - 249.99K	0.003182
250K - 499.99K	0.003350
500K - 999.99K	0.003852
1M - 4.99M	0.004020
5M - 9.99M	0.004187
Above 10M	0.004355
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003015
1M - 9.99M	0.003015
10M - 24.99M	0.003182
25M - 49.99M	0.003517
50M - 99.99M	0.003685
100M - 249.99M	0.004020
250M - 499.99M	0.004355
Above 500M	0.004690
Profit Calculated on DB	
Monthly Payout	

TIFI - Young Saver Account	
Profit Calculated on DB	0.003350
Quarterly Payout	

Business Plus	
Profit Calculated on MAB	0.000047
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.008214
Tier II Sukuk 2nd Issue	0.007778
Tier I Capital	0.009219

Khazana Account	
Less than 250K	0.003015
250K - 999.99K	0.003015
1M - 9.99M	0.003182
10M - 24.99M	0.003350
25M - 49.99M	0.003685
50M - 99.99M	0.003852
100M - 249.99M	0.004020
250M - 499.99M	0.005025
Above 500M	0.005360
Profit Calculated on MAB	
Monthly Payout	

Shafqaat Account	
Less than 25K	0.003015
25K - 499.99K	0.003350
500K - 999.99K	0.003685
1M - 4.99M	0.004355
5M - 9.99M	0.004857
10M - 24.99M	0.005025
25M - 49.99M	0.005192
50M - 99.99M	0.005360
Above 100M	0.005360
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout				
Slab	1 Year	3 Year	5 Year	
Less than 5M	0.004690	0.005695	0.005862	
5M - 9.99M	0.004857	0.005862	0.006030	
10M - 24.99M	0.005025	0.006030	0.006197	
25M - 49.99M	0.005192	0.006130	0.006298	
50M - 99.99M	0.005360	0.006231	0.006365	
100M - 249.99M	0.005527	0.006298	0.006465	
Above 250M	0.005695	0.006365	0.006566	
Above 250M	0.007336	0.007370	0.007403	
Above 250M	0.007403	0.007437	0.007470	

Term Deposit - 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004857	0.004924	0.005025
10.01M - 25M	0.005025	0.005192	0.005360

Islamic Institution Deposit	
Till 50M	0.003015
50M - 100M	0.006365
100.01M - 500M	0.006867
500.01M - 1.5B	0.007001
1.501B - 2.5B	0.006968
Above 2.5B	0.007202
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004690	0.005360	0.005527	0.005561	0.005695
250K - 499.99K	0.004790	0.005460	0.005628	0.005695	0.005829
500K - 999.99K	0.004891	0.005561	0.005762	0.005829	0.005963
1M - 4.99M	0.005025	0.005695	0.005862	0.005963	0.006097
5M - 9.99M	0.005159	0.005829	0.005963	0.006097	0.006231
10M - 49.99M	0.005259	0.005929	0.006097	0.006231	0.006365
Above 50M	0.005360	0.006030	0.006197	0.006365	0.006432

Monthly Income	
3 Months	0.004020
6 Months	0.004187

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

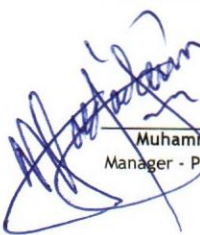
Mahana Amdani Scheme - 2019		
Slab	1 Year	3 Years
100K - 10M	0.006867	0.007035
Above 10M	0.007035	0.007202

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003015	0.004020	0.004187	0.005025	0.005360	0.005862	0.006030
5M - 9.99M	0.003182	0.004355	0.004522	0.005192	0.005527	0.006030	0.006130
10M - 24.99M	0.003350	0.004522	0.004690	0.005360	0.005695	0.006130	0.006231
25M - 49.99M	0.003517	0.004690	0.004857	0.005695	0.005862	0.006231	0.006365
50M - 99.99M	0.003685	0.004857	0.005025	0.005862	0.006030	0.006331	0.006532
100M - 249.99M	0.004690	0.005360	0.005527	0.006030	0.006197	0.006432	0.006599
Above 250M	0.004857	0.005527	0.005695	0.006197	0.006365	0.006532	0.006700
Above 250M	0.006566	0.006834	0.007102	0.007370	0.007403	0.007437	0.007470
Above 250M	0.006633	0.006901	0.007169	0.007437	0.007470	0.007504	0.007537

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	

DB: Daily Balance

MAB: Monthly Average Balance


Muhammad Saadan
Manager - Pool Management


Tamim Shabbir
Chief Financial Officer


Mufti Abdullah Najeed Ul Haq Siddiqui
Resident Shariah Board Member
29/03/2019

Albaraka Bank (Pakistan) Limited

Old Deposit Products

Weightages and PSR from 1-April-2019

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