

WEIGHTAGES EFFECTIVE FROM NOVEMBER 2019

Profit Sharing Ratio	LCY	FCY
Share of Mudarib	30%	80%
Rabb ul Maal	70%	20%

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003252
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003382
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003252
25K - 499.99K	0.003642
500K - 999.99K	0.003902
1M - 4.99M	0.004162
5M - 9.99M	0.004422
10M - 24.99M	0.004552
25M - 49.99M	0.004682
50M - 99.99M	0.004760
Above 100M	0.004812
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005124	0.005723	0.006009
5M - 9.99M	0.005255	0.005775	0.006035
10M - 24.99M	0.005359	0.005827	0.006113
25M - 49.99M	0.005489	0.005853	0.006191
50M - 99.99M	0.005619	0.005983	0.006217
100M - 249.99M	0.005749	0.006113	0.006269
250M - 499.99M	0.006009	0.006243	0.006347
500M - 999.99M	0.006243	0.006321	0.006425
Above 1 Billion	0.006295	0.006373	0.006503

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005072	0.005333	0.005411	0.005489	0.005723
250K - 499.99K	0.005150	0.005463	0.005541	0.005593	0.005827
500K - 999.99K	0.005176	0.005593	0.005671	0.005723	0.005931
1M - 4.99M	0.005202	0.005723	0.005801	0.005853	0.006035
5M - 9.99M	0.005359	0.005853	0.005931	0.005983	0.006139
10M - 49.99M	0.005437	0.005983	0.006061	0.006113	0.006243
Above 50M	0.005463	0.006113	0.006191	0.006243	0.006347

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003772	0.003902	0.004032	0.005202	0.005593	0.005983	0.006035
5M - 9.99M	0.003902	0.004032	0.004162	0.005333	0.005723	0.006009	0.006165
10M - 24.99M	0.004032	0.004162	0.004292	0.005463	0.005853	0.006035	0.006217
25M - 49.99M	0.004162	0.004292	0.004422	0.005593	0.005983	0.006061	0.006295
50M - 99.99M	0.004292	0.005463	0.005593	0.005723	0.006113	0.006087	0.006373
100M - 249.99M	0.004812	0.005723	0.005853	0.005853	0.006243	0.006113	0.006425
250M - 499.99M	0.004942	0.005983	0.006113	0.006243	0.006373	0.006373	0.006477
500M - 999.99M	0.005593	0.006243	0.006373	0.006503	0.006503	0.006555	0.006659
Above 1 Billion	0.005723	0.006503	0.006633	0.006763	0.006685	0.006737	0.006763

Mahana Barkah Account	
Less than 10K	0.003252
10K - 49.99K	0.003278
50K - 249.99K	0.003382
250K - 499.99K	0.003512
500K - 999.99K	0.003720
1M - 4.99M	0.003850
5M - 9.99M	0.003980
10M - 24.99M	0.004162
Above 25M	0.004292
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003252
1M - 9.99M	0.003278
10M - 24.99M	0.003382
25M - 49.99M	0.003512
50M - 99.99M	0.003564
100M - 249.99M	0.003772
250M - 499.99M	0.004032
Above 500M	0.004292
Profit Calculated on DB	
Monthly Payout	

Term Deposit - 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004812	0.004942	0.005072
10.01M - 25M	0.004942	0.005072	0.005202

Monthly Income	
3 Months	0.003252
6 Months	0.003382

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006243
Above 10M	0.006373

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.005853	0.006243
Above 10M	0.005983	0.006373

Business Plus	
Profit Calculated on MAB	0.000036
Monthly Payout	

Khazana Account	
Less than 250K	0.003252
250K - 999.99K	0.003278
1M - 9.99M	0.003382
10M - 24.99M	0.003512
25M - 49.99M	0.003642
50M - 99.99M	0.003668
100M - 249.99M	0.003694
250M - 499.99M	0.004552
Above 500M	0.004682
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003252
50M - 100M	0.006633
100.01M - 500M	0.006815
500.01M - 1.5B	0.006893
1.501B - 2.5B	0.006893
Above 2.5B	0.006893
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007882
Tier II Sukuk 2nd Issue	0.007715
Tier I Capital	0.007159

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006763

FCY Saving Account	
USD	0.016389
GBP	0.006304
Euro	0.001261
JPY	0.000504
AED	0.001261
Profit Calculated on MAB	
Monthly Payout	

FCY Term Deposit					
Tenure	1 Month	3 Months	6 Months	1 Year	
Profit Payment	Maturity	Maturity	Maturity	Maturity	Maturity
USD Less than 25K	0.018911	0.025214	0.031518	0.037821	
USD 25K - 99.99K	0.025214	0.031518	0.037821	0.044125	
USD 100K - 499.99K	0.027736	0.037821	0.044125	0.063036	
USD 500K - 999.99K	0.030257	0.063036	0.063036	0.063036	
USD Above 1000K	0.031518	0.063036	0.063036	0.063036	
GBP	0.000504	0.002521	0.012607	0.018911	
EURO	0.000504	0.001261	0.012607	0.018911	
AED	0.003782	0.006304	0.012607	0.018911	

DB: Daily Balance

MAB: Monthly Average Balance