S. No	Tauss	Classer
3. NO	Accrued Profit	Glossary  Profit earned but not received from the customer.
		Acquirers are banks and financial institutions that collaborate with businesses to accept credit/debit card payments.
3	Acquirer Additional Unit Purchase	Excess purchase of units in Diminishing Musharakah to reduce bank's share in the asset
4	Advance Booking	Booking of vehicle with the manufacturer through advance payment.
5	Advance Rental	Payment in the form of rent before the start of the lease term
		Relating to Islamic banks, refers to investment contracts where the investment account holders appoint the Islamic bank as agent for investing their funds for a specified fee and share of profit if it exceeds a certain level, the latter being an
6 7	agency-based contract for investments Agreement stamping charges	incentive for the Islamic bank to achieve a return higher than expected.  Charges paid by the customer for stamping of financing agreement.
	Agreement stamping charges	
8	Amortization Schedule	Information of Equal Monthly Installments (EMI) with breakup of principal & profit along with balance outstanding.
9	Annual Fee / Renewal Fee	An annual fee typically charged to customers with credit cards/revolving line facilities for maintenance of their facilities.
10	Applicable rate	Profit rate applied on the facility.
11	Application form	A form to be filled in and signed as per the Bank's requirements to avail Banking facilities. Requirement of details to be filled in will vary for each facility. Applications may also require certain specified documents also to be attached.
12	Appraisal Agency	Agency used for assessing market value of an Asset .
13	al-'aqd	Legal contract implying an enforceable act involving a bilateral declaration, namely, the offer ('Wjab) and the acceptance (qabul ).
		ard al-waqf The land assigned to the welfare of the community either by the Islamic state, corporate bodies or by
14	ard al-waqf	individuals.  An automated teller machine or any card-operated machine or device whether belonging to the Bank or other
15	ATM	participating banks or financial institutions or concerns or to the Visa Card or MasterCard global ATM Network, or the affiliated networks thereof, as the case may be, which accepts the Card.
16	Auto financing	The financing facilities to purchase the vehicle for personal use.
		A form of double 'istisna' contract, where a company approaches an Islamic financial institution to provide finance for constructing a facility like a power plant. The financial institution agrees to provide the constructed facility on the basis
		of 'istisna'. It engages some engineering firm to construct the plant, again on the basis of 'istisna'. The difference
		between the price that the financial institution would pay to the engineering firm and the price that it would receive
17	back-to-back 'istisna'	from the original buyer company would be its profit (or loss).
	Duck to back ististia	A contract of sale. Tech: Sale of definite goods or property with the free consent of parties for a definite price. It involves
18	al-bai'	proposal (' Wjab) and acceptance (qabwl ). It has many types.
19	bai' al-'amanah	A sale whereby both parties express trust in each other. Examples: bai' al-wafa, bai' al-talji'ah, bai' al-wadWyah, murabahah, etc.
20	al-baiʻ al-batil	An agreement of sale which is unlawful in respect of its substance and description.
21	bai' al-dain	Sale of debt for cash. For being compatible with the sharW'ah, the sale must be at par value.
22	bai' al-gharar	Sale of a thing that one does not have in one's possession nor does one expect to bring it under one's control.
23	baiʻ al-ʻlnah	A contract of sale where a person sells an article on credit and then buys back at a lesser price for cash.
		A form of sale whereby the buyer keeps on taking the goods from the seller as and when needed with or without settling
24	bai' al-'istijrar	the price and then settles the account later on.  A contract of sale whereby the purchaser asks the seller to manufacture a specifically defined product using the seller's
25	  bai' al-'istisna'	raw materials at a given price to be delivered at a specified place.
	but ut ististiu	A type of credit sales in which on due date, the debtor seeks extension
26	baiʻ al-kali bil kali	with the promise to pay something in addition to the original price.
27	baiʻ al-khiyar	Conditional sale. A sales contract that provides an option to the buyer to annul the deal.
		A financing technique adopted by Islamic banks. It is a contract in which the seller allows the buyer to pay the price of a
28	al-bai' al-mu'ajjal	commodity at a future date in lump sum or in instalments.
29	bai' al-muqayadah	Selling a commodity for another commodity
30	bai' al-murabahah	Sale of goods with an agreed upon profit mark up on the cost.
		Sale of goods at a price on which the buyer and seller agree after haggling without mentioning the cost to the seller.
31	bai' al-musawamah	A selection and the final control of the selection of the
32	bai' al-salam	A sale agreement that involves advance payment for goods that are to be delivered later.  A contract of sale in which the payment has been deferred.
33 34	al-bai' bil takhir bai' al-tawliyah	A contract of sale in which the payment has been deferred.  A contract of sale in which the seller agrees to sell a product at his cost.
35	bai' al-wad'iyah	A sales contract in which a seller informs the buyer his actual cost and then gives a further discount on it.
36	Balance Transfer (BTF)	Balance transfer of existing finance facility of customers from other banks/DFIs.
37	Balance Transfer Account	An account in the name of the customer will be opened for the purposes of the facility.
38	Balloon Payment	Payment by customer in addition/additional/excess to the installment amount to reduce the principal outstanding.
39	Banker's lien	Bank's charge on the asset
40	Bank Investment Ratio (BIR)	Ratio of bank's investment in an asset against the value of that asset
41	Base rate Billing cycle	Benchmark rate for driving the pricing of product/service.
43	BOQ	Date of a month when bill/statement is generated.  Bill of quantity - Break up of amount in construction cases.
73		Percentage share of profit due to financier in the profit of an enterprise financed on the basis of
45	BRP (bankers ratio of profit-sharing)	mudarabah or musharakah.
	=:	

A mode of financing adopted by banks in Pakistan. According to this mode, the bank purchases goods, equipment or property for the client with the agreement that the client would buy it back from the bank at a higher price, to be paid later by the client  Relating to an Islamic Fund, they are additional funds collected from investors in the fund to finance needs that may arise in the future as the fund manager considers appropriate. New shares/units are not issued in exchange of these capital contributions.  With reference to an Islamic Fund, they include the sale of units/shares, and the number of units/shares issued on reinvestment of distributions/dividends less the value of units/shares returned.  The applicable Visa Card, MasterCard and / or any other card including but not limited to co-branded cards, e-card, debit card the second card as issued by the Bank, from time to time, to the Card member and shall include Supplementary and subsequently issued, renewal or replacement Cards.		T	
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Frofits earned on such deposits may be used to cover the cost of central deposits of central deposits in central deposits of the same manufacture of the Bank under the Terms and Conditions, including but not limited to any transactions, Annual Memberships, Services Fec. Chartry and other feets / Charles  Charges  Charges  Means monetarily helping those in need. Customer is asked to undertake, that if helpshe fails to pay rent on due date, he/she will pay certain amount to a charity, which will be administered through the Islamic Bank.  Means monetarily helping those in need. Customer is asked to undertake, that if helpshe fails to pay rent on due date, he/she will pay certain amount to a charity, which will be administered through the Islamic Bank.  Glean Limit  Financing Limit which has been granted by the bank without any collateral/liquid/non-liquid securities.  When the property in question is free from any doubt is not disputed and is not having any encumbrances and it is said to have a clear tritle.  Closing Balance  The amount payable (or available) as of last working day of the certain period/month.  A co-applicant is a person who signs a finance contract with the primary applicant, pledging to be responsible for paying off financed amount in the event the applicant is unable.  An asset pledged to a finance contract with the primary applicant, pledging to be responsible for paying off financed primary and the primary applicant, pledging to be responsible for paying off financing free primary and the primary applicant, pledging to be responsible for paying off financing/rentals/balance outstanding if payments are not made according to the contract.  Bank employees a share of interaction could include savings, sukuks, talaful policies, jewelry, property or other items that a countract.  Ba			· · · · · · · · · · · · · · · · · · ·
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The amount payable by the customer to the Bank under the Terms and Conditions, including but not limited to any transactions, Annual Membership, Services Fee, Charity and other Fees / charges  Means monetarily helping those in need. Customer is asked to undertake, that if he/she falls to pay rent on due date, he/she will pay certain amount to a charity, which will be administered through the Islamic Bank.  Charity  Charity  When the property in question is free from any doubt is not disputed and is not having any encumbrances and it is said to have a clear title.  When the property in question is free from any doubt is not disputed and is not having any encumbrances and it is said to have a clear title.  When the property in question is free from any doubt is not disputed and is not having any encumbrances and it is said to have a clear title.  When the property in question is free from any doubt is not disputed and is not having any encumbrances and it is said to have a clear title.  A coapplicant is a person who signs a finance contract with the primary applicant, pledging to be responsible for paying off financed amount in the event the applicant is unable.  An asset pledged to a financer to guarantee repayment. Collateral could include savings, sukuks, takaful policies, jewelry, property or other times that are pledged to pay off financing/rentals/balance outstanding if payments are not made according to the contract.  Bank employee responsible for collection/recovery.  Relating to Islamic banks, a form of mudarabah in which a bank accepts funds for investment and contributes its own funds as well. The profit and loss are shared in agreed proportions and the bank also receives a share of the profit from out of the share of investment of its role as mudaraba.  A contract of mudarabah wherein the owner of capital provides capital in the form of stock-in-trade ("urwd) and not cash.  To credit thistory  Total amount payable by the Customer to the Bank for the Asset pursuant to the Musawamah/Modarabah Transactio	56	CDs (central deposits)	
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Means monetarily helping those in need. Customer is asked to undertake, that if he/she fails to pay rent on due date, he/she will pay certain amount to a charity, which will be administered through the Islamic Bank.  Clear Limit  Financing Limit which has been granted by the bank without any collateral/fluid/non-liquid securities.  When the property in question is free from any doubt is not disputed and is not having any encumbrances and it is said to have a clear title.  When the property in question is free from any doubt is not disputed and is not having any encumbrances and it is said to have a clear title.  A co-applicant is a person who signs a finance contract with the primary applicant, pledging to be responsible for paying off financed amount in the event the applicant is unable.  An asset pledged to a financer to guarantee repayment. Collateral could include savings, sukuks, takaful policies, jewelry, property or other items that are pledged to apy off financing/rentals/balance outstanding if payments are not made according to the contract.  Collateral according to the contract.  Bank employee responsible for collection/recovery.  Relating to Islamic banks, a form of mudarabah in which a bank accepts funds for investment and contributes its own funds as well. The profit and loss are shared in agreed proportions and the bank also receives a share of the profit from out of the share of investors for its role as mudarib.  A contract of mudarabah wherein the owner of capital provides capital in the form of stock-in-trade ('urwd) and not cash.  It is a musharakah in which the proportionate shares of partners in the equity remain unchanged within the currency of the agreement.  Total amount payable by the Customer to the Bank for the Asset pursuant to the Musawamah/Modarabah Transaction.  A financial profile of any person based on how he repays his bills, clears his debt and the amount a person owes to various banks and other financial intuitions.  It is the maximum amount of money one can draw on his accou			The amount payable by the customer to the Bank under the Terms and Conditions, including but not limited to any
he/she will pay certain amount to a charity, which will be administered through the Islamic Bank.    Clean Limit   Financing Limit which has been granted by the bank without any collateral/liquid/non-liquid securities.	58	Charges	transactions, Annual Membership , Services Fee, Charity and other fees / charges.
he/she will pay certain amount to a charity, which will be administered through the Islamic Bank.    Clean Limit   Financing Limit which has been granted by the bank without any collateral/liquid/non-liquid securities.			Means monetarily helping those in need. Customer is asked to undertake, that if he/she fails to pay rent on due date.
Carety   Financing Limit which has been granted by the bank without any collateral/liquid/non-liquid securities.			
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Clear title   to have a clear title.	60	Clean Limit	
Closing Balance The amount payable (or available) as of last working day of the certain period/month. A co-applicant is a person who signs a finance contract with the primary applicant, pledging to be responsible for paying of financed amount in the event the applicant is unable. An asset pledged to a financer to guarantee repayment. Collateral could include savings, sukuks, takaful policies, jewelry, property or other items that are pledged to pay off financing/rentals/balance outstanding if payments are not made according to the contract. Bank employee responsible for collection/recovery. Relating to Islamic banks, a form of mudarabah in which a bank accepts funds for investment and contributes its own funds as well. The profit and loss are shared in agreed proportions and the bank also receives a share of the profit from out of the share of investors for its role as mudarib. A contract of mudarabah wherein the owner of capital provides capital in the form of stock-in-trade ('urwd) and not cash. It is a musharakah in which the proportionate shares of partners in the equity remain unchanged within the currency of the agreement.  Total amount payable by the Customer to the Bank for the Asset pursuant to the Musawamah/Modarabah Transaction A financial profile of any person based on how he repays his bills, clears his debt and the amount a person owes to various banks and other financial intuitions.  It is the maximum amount of money one can draw on his account based on prior sanction or approval from the bank. In other words, drawing limit fixed by a bank for a customer depending on his credit history, paying capacity and relationship with bank.  A credit rating is an evaluation of the credit risk of a prospective customer, predicting his ability to pay the financed amount, and an implicit forecast of the likelihood of the customer depending on his credit history, paying capacity and relationship with bank.  Credit risk A credit rating is an evaluation of the credit risk of a prospective customer, predicting his	61	Clear title	
A co-applicant of financed amount in the event the applicant is unable.  An asset piedged to a financer contract with the primary applicant, pledging to be responsible for paying off financed amount in the event the applicant is unable.  An asset piedged to a financer to guarantee repayment. Collateral could include savings, sukuks, takaful policies, jewelry, property or other items that are piedged to pay off financing/rentals/balance outstanding if payments are not made according to the contract.  Solution  An asset piedged to a financer to guarantee repayment. Collateral could include savings, sukuks, takaful policies, jewelry, property or other items that are piedged to pay off financing/rentals/balance outstanding if payments are not made according to the contract.  Solution  Relating to Islamic banks, a form of mudarabah in which a bank accepts funds for investment and contributes its own funds as well. The profit and loss are shared in agreed proportions and the bank also receives a share of the profit form out of the share of investors for its role as mudarib.  A contract of mudarabah wherein the owner of capital provides capital in the form of stock-in-trade ('urwd) and not cash.  It is a musharakah in which the proportionate shares of partners in the equity remain unchanged within the currency of the agreement.  Solution of the agreement.  Total amount payable by the Customer to the Bank for the Asset pursuant to the Musawamah/Modarabah Transaction A financial profile of any person based on how he repays his bills, clears his debt and the amount a person owes to various banks and other financial intuitions.  It is the maximum amount of money one can draw on his account based on prior sanction or approval from the bank. In other words, drawing limit fixed by a bank for a customer depending on his credit history, paying capacity and relationship with bank.  To credit Limit relationship with bank.  A sale agreement on the basis of mark-up over the purchase price of the seller with the condition that the			
63 co-applicant off financed amount in the event the applicant is unable.  An asset piedged to a financer to guarantee repayment. Collateral could include savings, sukuks, takaful policies, jewelry, property or other items that are piedged to pay off financing/rentals/balance outstanding if payments are not made according to the contract.  64 Collector Bank employee responsible for collection/recovery.  Relating to Islamic banks, a form of mudarabah in which a bank accepts funds for investment and contributes its own funds as well. The profit and loss are shared in agreed proportions and the bank also receives a share of the profit from out of the share of investors for its role as mudario.  65 commingled mudarabah  66 commodity-mudarabah  67 commodity-mudarabah  68 constant musharakah  69 contract Price  69 contract Price  69 contract Price  70 tredit History  70 credit History  71 Credit Limit  72 credit is the maximum amount of money one can draw on his account based on prior sanction or approval from the bank. In other words, drawing limit fixed by a bank for a customer depending on his credit history, paying capacity and relationship with bank.  69 As alse agreement on the basis of mark-up over the purchase price of the seller with the condition that the buyer will pay the sale price in future.  70 credit risk  71 credit risk  72 credit murabahah  73 credit risk has an availation of the credit risk of a prospective customer, predicting his ability to pay the financed amount, and an implicit forecast of the likelihood of the customer defending no his credit risk  75 cross sell  76 selling of product to already existing customer.  77 customer  78 person who is availing any facility or products of a bank  79 Debt prevalent in the pre-Islamic days, with the stipulation for increasing the debt against an extension in the period of repayment  78 repayment  79 Dealership  79 Vehicle is being provided through dealership.  78 A reform the preventage of incomer that goes to paying customer debts every month. Islamic		oresing building	
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Collector   Bank employee responsible for collection/recovery.			An asset pledged to a financer to guarantee repayment. Collateral could include savings, sukuks, takaful policies, jewelry,
8ank employee responsible for collection/recovery.  Relating to Islamic banks, a form of mudarabah in which a bank accepts funds for investment and contributes its own funds as well. The profit and loss are shared in agreed proportions and the bank also receives a share of the profit from out of the share of investors for its role as mudarib.  A contract of mudarabah wherein the owner of capital provides capital in the form of stock-in-trade ('urwd) and not cash.  It is a musharakah in which the proportionate shares of partners in the equity remain unchanged within the currency of the agreement.  68 constant musharakah  69 Contract Price  Total amount payable by the Customer to the Bank for the Asset pursuant to the Musawamah/Modarabah Transaction  A financial profile of any person based on how he repays his bills, clears his debt and the amount a person owes to various banks and other financial intuitions.  It is the maximum amount of money one can draw on his account based on prior sanction or approval from the bank. In other words, drawing limit fixed by a bank for a customer depending on his credit history, paying capacity and relationship with bank.  A sale agreement on the basis of mark-up over the purchase price of the seller with the condition that the buyer will pay the sale price in future.  A credit rating / Score  A credit rating is an evaluation of the credit risk of a prospective customer, predicting his ability to pay the financed amount, and an implicit forecast of the likelihood of the customer defaulting  Credit risk news in a counter-party to a contractual obligation, be it murabahah, mudarabah, 'ijarah, qard hasan, 'ijarah wa 'iqtina' or shirkah, would default on the promised date of payment  Customer  A person who is availing any facility or products of a bank  Debt prevalent in the pre-Islamic days, with the stipulation for increasing the debt against an extension in the period of repayment  Vehicle is being provided through dealership.  A ration of amount of money customer owe to banks or			property or other items that are pledged to pay off financing/rentals/balance outstanding if payments are not made
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from out of the share of investors for its role as mudarib.  A contract of mudarabah wherein the owner of capital provides capital in the form of stock-in-trade ('urwd) and not cash.  It is a musharakah in which the proportionate shares of partners in the equity remain unchanged within the currency of the agreement.  Constant musharakah  Contract Price  Total amount payable by the Customer to the Bank for the Asset pursuant to the Musawamah/Modarabah Transaction  A financial profile of any person based on how he repays his bills, clears his debt and the amount a person owes to various banks and other financial intuitions.  It is the maximum amount of money one can draw on his account based on prior sanction or approval from the bank. In other words, drawing limit fixed by a bank for a customer depending on his credit history, paying capacity and relationship with bank.  A sale agreement on the basis of mark-up over the purchase price of the seller with the condition that the buyer will pay the sale price in future.  A credit rating is an evaluation of the credit risk of a prospective customer, predicting his ability to pay the financed amount, and an implicit forecast of the likelihood of the customer defaulting.  Credit risk involves the risk that a counter-party to a contractual obligation, be it murabahah, mudarabah, 'ijarah, qard hasan, 'ijarah wa 'iqtina' or shirkah, would default on the promised date of payment  Selling of product to already existing customer.  Customer  A person who is availing any facility or products of a bank  Debt prevalent in the pre-Islamic days, with the stipulation for increasing the debt against an extension in the period of repayment  Vehicle is being provided through dealership.  A ratio of amount of money customer we to banks or credit issuers against total monthly income of a customer. It reflects the percentage of income that goes to paying customer debts every month. Islamic banks calculate Debt Ratio to			
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commodity-mudarabah  It is a musharakah in which the proportionate shares of partners in the equity remain unchanged within the currency of the agreement.  Constant musharakah  End a financial profile of any person based on how he repays his bills, clears his debt and the amount a person owes to various banks and other financial intuitions.  It is the maximum amount of money one can draw on his account based on prior sanction or approval from the bank. In other words, drawing limit fixed by a bank for a customer depending on his credit history, paying capacity and relationship with bank.  A sale agreement on the basis of mark-up over the purchase price of the seller with the condition that the buyer will pay the sale price in future.  A credit rating is an evaluation of the credit risk of a prospective customer, predicting his ability to pay the financed amount, and an implicit forecast of the likelihood of the customer defaulting  Credit risk involves the risk that a counter-party to a contractual obligation, be it murabahah, mudarabah, "ijarah, qard hasan, "ijarah wa 'iqtina' or shirkah, would default on the promised date of payment  Customer  A person who is availing any facility or products of a bank  Debt prevalent in the pre-Islamic days, with the stipulation for increasing the debt against an extension in the period of repayment  Vehicle is being provided through dealership.  A ration of amount of money customer owe to banks or credit issuers against total monthly income of a customer. It reflects the percentage of income that goes to paying customer debts every month. Islamic banks calculate Debt Ratio to	00	commingled mudaraban	
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80   Debt Ratio/Debt Burden   assess the amount of financing that can be provided.			
	80	Debt Ratio/Debt Burden	assess the amount of financing that can be provided.

		When a customer fails to make any payment(s) due towards the bank as per the terms and conditions agreed or
		otherwise is termed as default. Furthermore, a breach of contract/terms and conditions may also be categorized as an
		event of default.
81	Default/ Delinguency	Account is classified as delinquent when rentals are not paid according to the contractually agreed upon terms or when due.
	, , , , , , , , , , , , , , , , , , , ,	In the context of auto finance, this is a mandatory document which the customer signs acknowledging acceptance and
82	Delivery Acceptance Form	possession of vehicle from the dealer.
83	Desired financing amount	Amount required by the customer.
84	Desired financing Tenure	Tenure required by the customer.
		Bank and customer participate in joint ownership of a property. The share of the bank is divided into number of units.
		Customer purchase these units from bank at periodic intervals, thereby increasing his/her share in the undivided
85	Diminishing Musharakah	property until all the units are purchased by the customer.
0.0	Bissa Balti / A. ta Balti Facilii	A facility offers by the bank to customer against which monthly full payment or minimum payment will be debited from
86 87	Direct Debit / Auto Debt Facility Disbursement	his/her account on the due date.  Payment made in the name of the customer.
87	Disbursement	Incomplete or missing documents, or alternatively incomplete, illegible or contradictory information in the customer's
88	Discrepancy	financing application or documentation provided by customer.
	2.55. epaner	A cheque which is returned by the payer's Bank due any number of possible reasons including but not limited
89	Dishonored/Returned Cheque	"insufficient funds, amounts' mismatch, illegible signature, overwriting, date-barring etc."
90	Disputed transaction	A cardholder posted transaction which is not accepted by him/her and requires clarification.
	·	Number of days past the due date after the customer's payment became due as per the contractually agreed upon terms
91	DPD	and conditions.
	Due Date /Payment Due Date /Installment	Date specified in the statement of account for monthly payments/ schedule for the payment of the the Current Balance
92	due date	or Installment to be made to the Bank for the facility availed by the customer.
93	E-Alerts	Electronic Alerts to be sent to customer via email / SMS.
94	Early Settlement	Payment of entire financed amount before the normal maturity of financing as per repayment schedule.
		Banking transactions which can be conducted on internet after accessing Bank's application with unique password.
95	E-Banking / Internet Banking	
96	a CID (Cradit Burgay)	Electronic Credit Information Bureau-eCIB has been established by the State Bank of Pakistan which requires all banks and financial institutions to report all financings and advances, to the State Bank.
96	e-CIB /Credit Bureau	If the customer wishes to terminate the Ijarah Agreement before the agreed period, the customer has an option to buy
97	Early Termination Charges	the asset on the pre-agreed purchase price.
98	EMI	Equal Monthly Installments.
99	Equity/down payment	Customer's stake in the vehicle, customer pays a vehicle value's part before financing.
100	Expiry Date	The date of expiry specified by the Bank on the Card.
101	External agencies	Agencies providing services to customers which are on Bank's panel.
102	Facility rate / Pricing	Profit rate charged on the product/service.
103	fair price	A price that comes into being as a result of the market operations within the framework of the shari'ah.
	·	A decree by a competent shari'ah scholar qualified to issue decrees (muftW) on a matter giving an opinion about the
104	fatwa	position of a matter in the light of the shari'ah rules and principles.
105	FCY	Foreign Currency Account.
106	FED	Federal Excise Duty
107	Financing agreement	Document used for agreement between the customer and the bank.
400	E. A.B.A.	Facilities where the profit rate defined at the time of financing is fixed for the tenure of the facility or until facility is
108	Fixed Rate	closed.
109	Fixed term	This applies to products and services, which have a set lifetime. The customer may be charged if the bank agrees to alter the product or service before the end of its life.
109	Fixed term	Profir ate renewable after certain defined period of time. The profit rate is linked with KIBOR plus a fixed percentage of
110	Floating Rate	profit margin.
111	FX Conversion Charges	Foreign Currency Transactions charges to be borne by customer to convert into Pakistani Rupees
112	GCAS	Global Customer Assistance Service
		A form of Islamic insurance to cover losses of fire, theft or natural calamities. The scheme or concept follows the
113	general takaful	principles of mutual insurance
		Sale of a thing that is not present at hand; or the sale of a thing whose consequence or outcome is not known; or a sale
		involving risk or hazard in which one does not know whether it will come to be or not, such as a fish in the water or a bird
114	al-gharar	in the air.
		A promise given by a person called 'the guarantor' to pay another person's installment/outstanding balance if that
115	Guarantee	person does not pay them.
116	Hibah	Gift  Decrease for the control of th
117	Hypothecation	Process of placing a charge / lien on vehicle financed by the Bank
118	lliarah	A leasing agreement whereby the bank buys an item and leases it to the customer over a specific period of time
	ljarah	Instalment of rent paid for leasing an asset are shown as 'ijarah expense in the books of the lessee
119	/ijarah expense	
120	'ijarah revenue	Instalments of rent received on leased assets by the financial institutions.
124	al diamete con al dimetion d	A mode of financing adopted by Islamic banks. It is a contract under which the Islamic bank finances equipment, building
121	al-'ijarah wa al-'iqtina'	or other facility for the client against an agreed rental.
122	al-'ijma'	Consensus of the jurists (mujtahidwn) on a certain question in a certain age.
123	al-'ijtihad	Endeavour of a jurist to derive or formulate a rule of law on the basis of evidence found in the sources.
124	Income estimation agency	Agency used for assessing customer's income.
	n (D	Interactive voice response (IVR) is a technology that allows a computer to interact with humans through the use of voice
125	IVR	and DTMF (Dual Tone Multi Frequency ) tones input via keypad.

	1	
		An independent division or department or part of internal audit department of an Islamic bank. Its functions include
126	internal Charles and income	examination and evaluation of the operations of the banks with a view to determining the extent of compliance with the
126	internal Shariah review	shari'ah rules, guidelines and fatwas issued by the shari'ah supervisory board  With reference to Islamic banks, they are investments in financial instruments using any of the suitable Islamic financial
127	investment assets	instruments.
	investment assets	With reference to Islamic banks, it is the amount appropriated out of the income of investment account holders, after
		allocating the mudarib's share, in order to provide a cushion against future losses for investment account holders.
128	investment risk reserve	
		Banking in consonance with the ethos and value system of Islam as compared to conventional banking that conducts its
129	Islamic banking	business of borrowing and lending on the basis of interest.
130	Islamic credit card	It is an Islamic alternative to the conventional credit card.
		It is an Islamic mode of finance, enabling buyers to buy commodities such as cotton, edible oils, pharmaceuticals, etc.
		conveniently. The sale price payable to the bank is determined by the market forces.
		The sale price is taken as the average of market prices, during the financing period relating to the particular commodities
131	'istijrar	determined by reliable and undisputed sources.
122		A contract of surety in which a person adds to his responsibility or liability on behalf of another person in respect of a demand for something.
132	al-kafalah KIBOR	Karachi Interbank Offered Rate as directed by SBP on monthly basis.
134	Lawyer appraisal agency	Agency used to verify and appraise the property document.
134	Eawyer appraisar agency	
135	Lease facility	A lease is a contractual arrangement calling for the lessee (user) to pay the lessor (owner) for use of an asset.
	·	leasing certificate is an Islamic financial instrument. The certificate is offered by Islamic banks to savers when the latter
136	leasing certificate	want to invest their funds in lease operations.
137	Liabilities	Any or all amounts payable whatsoever by the customer to the Bank.
138	Linked Account	Account opened for making monthly payments/installments.
139	Litigation charges	Charges which will be incurred at the time of filling a suit by the bank against a defaulted customer.
		Letter of understanding between the bank and the customer mentioning some of the important terms & conditions
140	LOU	related to the financed product usage.
141	Manufacturer Margin	Vehicle manufacturer.  Bank's Profit percentage
143	Maturity	Financing payment completion.
143	ividedirey	Any person / entity supplying goods and / or services and / or other benefits who accepts the Card as a means of
144	Merchant	payment.
145	money mudarabah	A contract of mudarabah in which the capital owner provides capital in cash ('ain).
146	Month	Calendar month.
		Mortgage is the transfer of an interest in specific immovable property for the purpose of securing the payments by the
147	Mortgages	customer
148	al-mu'amalah	Lease of land or of fruit trees for money or for a share of the crop.
		A financial instrument devised by Islamic investment companies to mobilize funds for investment. A mudarabah
		certificate can be for a specific purpose or for a general purpose. The former is related to financing of specific projects
		and matures only on the completion of the project. The latter can have a specific or indefinite duration but proceeds can be invested in any halal business. Both the types can be issued in negotiable form and can be either registered or bearer.
149	mudarabah certificate	be invested in any natar business. Both the types can be issued in negotiable form and can be either registered of bearer.
143	indui aban certineate	A contact of mudarabah that does not bind the entrepreneur about the place, time, season, commodities, credit or
		techniques of trade. These matters are left to the option of the entrepreneur. The mudarabah contract defines merely
150	al-mudarabah al-mutlagah	the profit-sharing ratio.
		A contract of mudarabah in which certain conditions like place, season, commodities, credit and techniques of trade are
151	al-mudarabah al-muqayyadah	stipulated by the provider of the capital (rabb al-mal ).
		Normally issued by the state, they are instruments for obtaining funds from the private sector on the basis of
		mudarabah. The state issues a share certificate, indicating the price, the period and the terms of the contract. The funds
153	mudarahah sharas	thus collected are invested in some profit-yielding project so that the state can share profit or loss with the public
152	mudarabah shares	In a mudarabah contract, the person who acts as a working partner or entrepreneur. See also sahib al-mal and rabb al-
153	al-mudarib	mal.
100	a. madano	Musawamah is a general kind of sale in which price of the commodity to be traded is
154	Musawamah	bargained between seller and the purchaser without any reference to the price paid or cost incurred by the former.
		Mixing up of the proprietary rights of more than one person in a thing, such as in joint ownership where each co-owner
155	al-musha'	has a right until the entire property is distributed
156	mustajar	Objects of a hiring contract.
		Refers to a lease holder or a tenant in the case of land tenancy. Also used for an employer, in the case of letting out of
157	mustajir	services.
		A type of account where a customer can only make deposits but cannot withdraw funds from the account. As such, no
		instruments (debit card, cheque book, internet banking etc.) are provided to the customer when opening this type of
158	NCCA/ Non Checking Account	account
159	NOC	No Objection Certificate issued in favor of the customer after financing clearance.
160	object deferred sale	An alternate term for bai' al-salam, where money is paid in advance and the goods are delivered later.
161 162	Off Us ATM On Us ATM	Transaction conducted on other bank ATM  Transaction conducted on issuer's bank ATM
102	OII OS ATIVI	An operating lease that does not include a promise to transfer the title of the leased asset to the lessee at the end of the
163	operating 'ijarah	lease.
	-1 Jeren	
164	Outstanding balance	Any unpaid amount with respect to a financing facility

Amount of remails and which has not been make and its due date for maturity date. All this manual recommendation of the control of the purposes of profession of the date of an Acutorom vive to great during the update to sharpy.  Appendix a full salarim where a financial intention that has purchased store agricultural commonly enters into a secondary control of the seco			
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anticipatory 'estima'  A mode of flasces that containes features of pure bibliota' and some features of mischarakat.  To gay war anountful 1 and processory party for any purpose settlement of any bills of for any other purpose approved by the Amsternative for the purpose approved by the Amsternative for an authority of the purpose approved by the Amsternative for an authority of the purpose approved by the Amsternative for an authority of the purpose approved by the Amsternative for an authority of the purpose approved by the Amsternative for an authority of the Amsternative for a deliver for authority of the Amsternative for authority of the Amsternative for a deliver for authority of the Amsternative for authority of the Amsternative for a deliver for authority of the Amsternative for authority of th	1.55		secondary contract with another party to supply the commodity and thus recovers its investment with some profit or
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the Stank from time to time.  The Personal Identification Number issued to a Card member to enable the Card member or a Supplementary Card member or a Supplementary Card member or supplementary Card Manage and Card Card Card Card Card Card Card Car	167	participatory 'istisna'	'
the Ferroral Identification Number issued to a Card member for a Supplementary Card member on societist by a Card member or a Supplementary Card member on societist by a Card member or a Supplementary Card member on societist by a Card member or a Supplementary Card member and generated through Vision secondary for the Card at an ATM for a Card Advance A non cell prayment plane with 15th Charges which controver may be asked to make if customer decide to pay off financing including the Card of Card	168	Payment Facility	
member or selected by a Card member or a Supplementary Card member and generated through IVR (Interactive Voice Recording to user the Card at an ATM for a cash ATM for a Cash Advance.  A need of payment along with FED charges which customer may be asked to make if customer decide to pay off financing facility early before maturity.  Free Payment / Early Settlement  A lead contract, the payment of facility.  A lead contract where goods and gries threef are deferred, Under the normal rules of the sharriah, it is not a what contract, the payment of facility.  Programment charges  A lead contract, the payment of facility.  Programment charges  A lead contract, the payment of facility.  Programment charges  A lead contract, the payment of facility.  Programment charges  A lead contract, the payment of facility.  Programment charges  A lead contract, the payment of facility.  Programment charges  A lead contract, the payment of facility.  Programment charges  A lead contract, the payment of facility.  Programment charges  A lead contract, the payment of facility.  Programment charges  A lead contract, the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of facility.  Programment charges  A lead of the payment of the pa	100	r dymene r demey	
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Popular Carry Settlement   Car	169	PIN/ ATM PIN	Recording) to use the Card at an ATM for a Cash Advance
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One time Fee tharged on approved amount only for processing. Financial instrument of ribs free economy, indicates deposits with commercial banks on the basis of profit sharing. Onti-sharing deposits  The detailed informantion/events/picture provided by the cardholder for continuing his/her dispute with the bank against disputed transaction evidences  With reference to islaine banks, a provision is essentially a contra-asset in the statement of financial position and is constituted by charges into the bank's income statement. Order issued by the appear made as expenses to the bank's income statement of financial position and is constituted by charges into the statement of financial position and is constituted by charges into the charge of commitmation of portaining the testing of an uncertain event. By implication to return the principal sum in the future without any increase. A loan with the stipulation for return the principal sum in the future without appear increase. A loan with the stipulation for return the principal sum in the future without appear increase. A loan with the stipulation for return the principal sum in the future without appear increase and as expenses to the bank's income statement in the primary of the primar			
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With reference to Islamic banks, a provision is essentially a contra-asset in the statement of financial position and is constituted by charges made as expenses to the banks' incomes statement.  Provision  Order issued by the bank to the dealer for confirmation of purchasing the vehicle.  A loan with the stipulation to return the principal sum in the future without any increase.  An agreement in which possession of a property's contingent upon the happening of an uncertain event. By implication at applies to those agreements in which there is a definite loss for one party and definite gain for the other without a specifying which party will lose and which will gain.  Berivation of the law on the analogy of another law if the basis ("illah) of the two is the same. It is one of the primary sources of shamic economics  To pledge or lodge a real or corporeal property of material value, in accordance with the law, as security for a debt or peruniary obligation, so as to to make it possible for the creditor to regain the debt or same portion of the goods or property.  Property.  It is dealy belivery seed used which advances are amounts due from clients as a result of sale transactions through the financial instruments of murabalha, lasam or "station."  With reference to Islamic banks, receivables are amounts due from clients as a result of sale transactions through the financial instruments of murabalha, slam or "station."  With reference to Islamic banks, receivables are amounts due from clients as a result of sale transactions through the financial instruments of murabalha, slam or "station."  With reference to Islamic banks, receivables are amounts due from clients as a result of sale transactions through the financial instruments of murabalha, slam or "station."  With reference to Islamic banks, receivables are amounts due from clients as a result of sale transactions through the financial instruments of murabalha clients and or stations of financial instruments of murabalha clients.  Relatation charges  Anount r			
constituted by charges made as expenses to the banks' income statement.	176	Progressive Letter	
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It applies to those agreements in which there is a definite loss for one party and definite gain for the other without specifying which party will lose and which will gain.    Part	1/9	ai-qard ai-nasan	· · · · · · · · · · · · · · · · · · ·
3   al-qimar   Specifying which party will lose and which will gain.			
Derivation of the law on the analogy of another law if the basis ("illah) of the two is the same. It is one of the primary sources of Islamic economics  To pledge or lodge a real or corporeal property of material value, in accordance with the law, as security for a debt or pecuniary obligation, so as to to make it possible for the creditor to regain the debt or some portion of the goods or property.  All Ready Delivery  Vehicle available at the dealer for delivery after payment.  Used vehicle available at dealer's end for delivery after payment.  With reference to Islamic banks, receivables are amounts due from clients as a result of sale transactions through the financial instruments of murabahah, salam or istitana".  187 Registration charges  Amount required for registering the vehicle with Excise and Taxation Office.  Amount paid by a lessee to a lessor for the use of an asset a reserve is essentially a component of equity (of either investment account holders and/or shareholders) and is constituted by appropriations out of income.  Relating to Islamic banking, refers to an investment account in which the bank has the authority to invest the account holder's funds on the basis of mudarabah contract or agency based contract for investment, but has certain restrictions as to where, how and for what purpose the funds are to be invested; ther, the Islamic bank may be restricted from commingling its own funds with the restricted investment account funds for purposes of investment.  Payment period  Tenure of the facility.  Payment period  Tenure of the facility.  Payment period  Tenure of the facility.  A parallel of return it is suggested to retain any one of the definition.  Payment period  Tenure of the facility.  A parallel of return it is suggested to retain any one of the definition.  A parallel of return it is a mudarabah funds to that extended by an Islamic bank with the condition that if the client repays part or whole of the balance outstanding against him, he would be entitled to obtain mudarabah funds	180	al-gimar	
3   3   3   4   1   1   3   3   3   3   3   3   3   3		- 1	
pecuniary obligation, so as to to make it possible for the creditor to regain the debt or some portion of the goods or property.   183   Rate revision letter   Letter for customer when the applicable rate is revised annually     184   Racdy Delivery   Vehicle available at the dealer for delivery after payment.     185   Racdy Delivery used   Used vehicle available at the dealer for delivery after payment.     186   Recaldy Delivery used   Used vehicle available at dealer for delivery after payment.     187   Registration charges   With reference to Islamic banks, receivables are amounts due from clients as a result of sale transactions through the financial instruments of murabalahs, salam or "Islamic" (1816)     187   Registration charges   Amount required for registering the vehicle with Excise and Taxation Office.     188   Rental Payment   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Amount paid by a lessee to a lessor for the use of an asset     190   reserves   Repiatable and the asset paid to the use of a second paid to the use of the asset paid to the use of a second paid to a second paid to	181	al-qiyas	
All alrahn   property			To pledge or lodge a real or corporeal property of material value, in accordance with the law, as security for a debt or
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Registration charges	163	heady Delivery used	
Registration charges   Amount required for registering the vehicle with Excise and Taxation Office.	186	receivables	·
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Relating to Islamic banking, refers to an investment account in which the bank has the authority to invest the account holder's funds on the basis of mudarabah contract or agency based contract for investment, but has certain restrictions as to where, how and for what purpose the funds are to be invested. Further, the Islamic bank may be restricted from commingling its own funds with the restricted investment account funds for purposes of investment.  Payment period Tenure of the facility.  Payment period Tenure of the facility.  Repossession "Duplication of term" it is suggested to retain any one of the definition.  Residual Value Value of the asset after completion of the ijarah period  A parallel of credit line in conventional banks, it is a mudarabah facility extended by an Islamic bank with the condition that if the client repays part or whole of the balance outstanding against him, he would be entitled to obtain mudarabah funds to that extent again subject to the overall sanctioned limit.  Pervolving mudarabah An increase which in a loan transaction accrues to the lender over time without giving an equivalent counter-value or recompense ('iwad) in return to the borrower.  A sale transaction of the 'amwal al-ribawiyah (commodities where the injunction relating to riba is applicable) in which a commodity is exchanged for the same commodity but unequal in amount and the delivery of at least one commodity is exchanged for the same commodity but unequal in amount and the delivery of at least one commodity is exchanged for the same commodity but unequal in amount and the delivery of at least one commodity is exchange of commodities from both sides should be equal and instant  Increment on the principal of a loan payable by the borrower. It refers to the practice of lending money for any length of time on the understanding that the borrower would return to the lender at the end of this period the amount originally lent together with an increment in consideration of the lender having granted him time to pay.  In	188	Rental Payment	Amount paid by a lessee to a lessor for the use of an asset
Relating to Islamic banking, refers to an investment account in which the bank has the authority to invest the account holder's funds on the basis of mudarabah contract or agency based contract for investment, but has certain restrictions as to where, how and for what purpose the funds are to be invested. Further, the Islamic bank may be restricted from commingling its own funds with the restricted investment account funds for purposes of investment.  Payment period Tenure of the facility.  Payment period Tenure of the particle of the balance on the definition.  Payment period Tenure of the facility.  Payment period Tenure of the facility			
holder's funds on the basis of mudarabah contract or agency based contract for investment, but has certain restrictions as to where, how and for what purpose the funds are to be invested. Further, the Islamic bank may be restricted from comingling its own funds with the restricted investment account funds for purposes of investment.  Payment period Tenure of the facility.  Payment period "Duplication of term" It is suggested to retain any one of the definition.  Payment period A parallel of credit line in conventional banks, it is a mudarabah facility extended by an Islamic bank with the condition that if the client repays part or whole of the abance outstanding against him, he would be entitled to obtain mudarabah funds to that extent again subject to the overall sanctioned limit.  Perolving mudarabah funds to that extent again subject to the overall sanctioned limit.  A substitute expression for the Qur'anic riba or riba alnasi'ah.  An increase which in a loan transaction accrues to the lender over time without giving an equivalent counter-value or recompense ('iwad) in return to the borrower.  A sale transaction of the 'amwal al-ribawiyah (commodities where the injunction relating to riba is applicable) in which a commodity is exchanged for the same commodity but unequal in amount and the delivery of at least one commodity is postponed. To avoid riba al-fadl, the exchange of commodities from both sides should be equal and instant  Increment on the principal of a loan payable by the borrower. It refers to the practice of lending money for any length of time on the understanding that the borrower would return to the lender at the end of this period the amount originally lent together with an increment in consideration of the lender having granted him time to pay.  Priba al-nasi'ah  In an event of default or otherwise, bank has the right of set off i.e. bank at its discretion or otherwise and without giving notice to the customer, reserves the right to recover outstanding amount(s) from any of Customer's Accoun	190	reserves	and is constituted by appropriations out of income.
restricted investment account  192 Payment period  Tenure of the facility.  193 Repossession  "Duplication of term" It is suggested to retain any one of the definition.  194 Residual Value  Value of the asset after completion of the ijarah period  A parallel of credit line in conventional banks, it is a mudarabah facility extended by an Islamic bank with the condition that if the client repays part or whole of the balance outstanding against him, he would be entitled to obtain mudarabah funds to that extent again subject to the overall sanctioned limit.  195 riba al-duyun  A substitute expression for the Qur'anic riba or riba alnasi'ah.  An increase which in a loan transaction accrues to the lender over time without giving an equivalent counter-value or recompense ('iwad) in return to the borrower.  A sale transaction of the 'amwal al-ribawiyah (commodities where the injunction relating to riba is applicable) in which a commodity is exchanged for the same commodity but unequal in amount and the delivery of at least one commodity is postponed. To avoid riba al-fadl, the exchange of commodities from both sides should be equal and instant  Increment on the principal of a loan payable by the borrower. It refers to the practice of lending money for any length of time on the understanding that the borrower would return to the lender at the end of this period the amount originally lent together with an increment in consideration of the lender having granted him time to pay.  199 riba al-nasi'ah  In an event of default or otherwise, bank has the right of set off i.e. bank at its discretion or otherwise and without giving notice to the customer, reserves the right to recover outstanding amount(s) from any of Customer's Account(s) maintained with the bank.  200 Right of Set Off  Pakistani Rupee Currency.			holder's funds on the basis of mudarabah contract or agency based contract for investment, but has certain restrictions as to where, how and for what purpose the funds are to be invested. Further, the Islamic bank may be restricted from
Repossession "Duplication of term" It is suggested to retain any one of the definition.  Residual Value  Value of the asset after completion of the jiprah period  A parallel of credit line in conventional banks, it is a mudarabah facility extended by an Islamic bank with the condition that if the client repays part or whole of the balance outstanding against him, he would be entitled to obtain mudarabah funds to that extent again subject to the overall sanctioned limit.  Prevolving mudarabah  Triba al-duyun  A substitute expression for the Qur'anic riba or riba alnasi'ah.  An increase which in a loan transaction accrues to the lender over time without giving an equivalent counter-value or recompense ('iwad) in return to the borrower.  A sale transaction of the 'amwal al-ribawiyah (commodities where the injunction relating to riba is applicable) in which a commodity is exchanged for the same commodity but unequal in amount and the delivery of at least one commodity is postponed. To avoid riba al-fadl, the exchange of commodities from both sides should be equal and instant  Increment on the principal of a loan payable by the borrower. It refers to the practice of lending money for any length of time on the understanding that the borrower would return to the lender at the end of this period the amount originally lent together with an increment in consideration of the lender having granted him time to pay.  In an event of default or otherwise, bank has the right of set off i.e. bank at its discretion or otherwise and without giving notice to the customer, reserves the right to recover outstanding amount(s) from any of Customer's Account(s) maintained with the bank.  Pakistani Rupee Currency.			
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Increment on the principal of a loan payable by the borrower. It refers to the practice of lending money for any length of time on the understanding that the borrower would return to the lender at the end of this period the amount originally lent together with an increment in consideration of the lender having granted him time to pay.  In an event of default or otherwise, bank has the right of set off i.e. bank at its discretion or otherwise and without giving notice to the customer, reserves the right to recover outstanding amount(s) from any of Customer's Account(s) maintained with the bank.  201 Rupee/PKR Pakistani Rupee Currency.	100	ribo al fadi	
time on the understanding that the borrower would return to the lender at the end of this period the amount originally lent together with an increment in consideration of the lender having granted him time to pay.  In an event of default or otherwise, bank has the right of set off i.e. bank at its discretion or otherwise and without giving notice to the customer, reserves the right to recover outstanding amount(s) from any of Customer's Account(s) maintained with the bank.  201 Rupee/PKR Pakistani Rupee Currency.	198	I IVA dI-IdUI	Increment on the principal of a loan payable by the horrower. It refers to the practice of landing manay for any length of
In an event of default or otherwise, bank has the right of set off i.e. bank at its discretion or otherwise and without giving notice to the customer, reserves the right to recover outstanding amount(s) from any of Customer's Account(s)  200 Right of Set Off maintained with the bank.  201 Rupee/PKR Pakistani Rupee Currency.	100	riba al pasifab	time on the understanding that the borrower would return to the lender at the end of this period the amount originally
notice to the customer, reserves the right to recover outstanding amount(s) from any of Customer's Account(s)  Right of Set Off maintained with the bank.  201 Rupee/PKR Pakistani Rupee Currency.	133	inna aritasi att	In an event of default or otherwise, hank has the right of set off i.e. hank at its discretion or otherwise and without giving
200     Right of Set Off     maintained with the bank.       201     Rupee/PKR     Pakistani Rupee Currency.			
201 Rupee/PKR Pakistani Rupee Currency.	200	Right of Set Off	
202   Salaried individual   Person employed on a salaried basis.	201		
	202	Salaried individual	Person employed on a salaried basis.

202	lests out a	Configuration to a second of the different value
203	Sale Order	Confirmation document sent to the customers before delivering Vehicle.  The document prescribing Service Fee(s), charges and other fee(s) applicable to the Card/ BTF, Card Transactions and /
204	Schedule of Charges	or Card Account, issued by the Bank bi-annually to the Card members.
	-	
		Financing Limit which has been granted by bank and is secured against collateral/liquid/non-liquid securities. In an event of default, or otherwise, bank has the right to recover the amount(s) outstanding against the said security.
	Secured Limit	
206 207	Security Self employed professional	Bank's security against the financing Individual having his own professional business.
208	Semi commercial	Vehicles that can be used for individual consumption and for commercial purpose as well.
		Merchant acquiring bank who authorize it's merchant to accept card transaction as per agreement and able to respond
209	Service Establishment	disputes queries.
	Service Fee/ Annualized Percentage Rate	Fee as determined by the Bank and prescribed in the Schedule of Charges and payable by the customer on the
210	(APR)	outstanding Liabilities and other amounts.  Audit of the operations of an Islamic financial institution to assess the extent to which the institution adhered to the
211	shari'ah audit	requirements of the shari'ah.
		Committee of Islamic scholars in Islamic Banks for guidance and supervision and whose decisions are binding upon the
212	Shariah Board	bank
		A contract between two or more persons who launch a business or financial enterprise with the purpose of making a
213	al-shirkah	profit.
		Partnership between two or more persons in skill, mental or physical labour only (without capital). They accept work jointly, perform it according to their agreement and share the profit. This is also known as shirkah al-san'ah.
214	shirkah al-'abdan	power, personal to decoroting to their agreement and share the profit. This is also known as shift an arsan all.
		Partnership where each partner brings in some capital in the form of money and all partners contribute their labour and
215	shirkah al-'amwal	skill, agreeing to share profit or loss.
		Two or more persons may continue to carry on business on the condition that capital and profit will be shared among
216	shirkah al-'aqd	them. This is distinguished from shirkah al-mulk, which is partnership in joint property.
		A proprietary partnership occurs when two persons inherit or purchase something together. Neither of them is
217	lshirkah al-milk	permitted to dispose off the other's portion except with the other's permission. Each of them is considered a stranger in regard to the other's portion.
217	Shirkan ai-miik	A contract of partnership in which all partners are equal in respect of equity, and have right to conduct business for cash
		or credit. All of them are mutual agents and mutual sureties for one another. They can agree to unequal ratios of profit
218	shirkah al-mufawadah	but the liability to share losses remains equal.
		A contract of partnership in an income-generating asset or venture, according to which one partner ends up owning that
		asset or venture at an agreed time schedule. One form of a 'diminishing partnership' is where the bank's share is sold to
210	al-shirkah al-mutanagisah	the other party at a nominal value utilizing the income generated from the asset itself.
219 220	SMS Fee	SMS - Short Message Service Charges
	S. T. C.	
		Specific written (and signed) instructions provided by a customer to debit his / her account by a specified amount on a pre-determined frequency. In the context of consumer financing, standing instructions are often requested from
		customers which have another Non checking account which can be used to service their repayments
221	Standing Instructions/ Auto Debit	
222	Statement of Account	The Bank's monthly or other periodic statement of account send to it's customers showing particulars of the transactions carried out.
223	Suit	Legal case filing.
		Supplementary card member means the person who is issued a supplementary card with the authorization and consent
	Supplementary Card	of the original / basic card member.
225	Supplementary Card member	The person who is issued a Supplementary Card.
	l ,	It means the right of complete and unfettered disposition over joint property. This right has not been conceded by the
226	al-tabarru'	jurists to any partner. However, one has the right of tabarru' with personal property.
		The Personal Identification Number issued to the Card member to enable the Card member a Supplementary Card member or selected by a Card member or the Supplementary Card member and generated through IVR to use the
227	T PIN	telephone banking facilities made available by the Bank.
		Islamic Insurance. A scheme of mutual support that provides insurance to individuals against hazards of falling into
228	Takaful	unexpected and dire need.
220	Takaful Contribution	The amount payable to a takaful company in return for their coverage of an asset at a pre-determined takaful rate.
229	Takaful Contribution	The amount payable to a takaful coverage provider in return for their coverage of an asset at a pre-determined takaful
230	Takaful premium	premium rate.
	- F	The products designed to cover the customers liability / assets to any unforeseen circumstances which may face by the
231	Takaful Products	customer in future.
232	TAT - Turn Around Time	Time required for application processing.
233	Temporary credit	A limited period of credit posted by bank into cardholder's card account for disputed transaction.
234	Tenure	The length of time for which a term loan has been approved and is typically structured in 12-month multiples.
	-	
235	Time barred Transactions	A posted transaction which is disputed after 120 days time-limit or MasterCard/Visa allowable time-limits by cardholder.
236	Title of the property	Documents identifying the owner of the property.
237	Title of vehicle	Documents identifying the owner of vehicle such as excise file and registration book in Autos.
238	Top - Up	Top Up means line replenishment/enhancement
239	Total Cash Outlay (TCO)	An amount including down payment, takaful, processing fee etc. which is paid after Auto finance approval.
240	Total Monthly Payment (TMP)	Equal monthly amount payable including installment (Principal + profit) and takaful premium amount
241	Trenches	Loan disbursed in parts are called trenches.

242	Undertaking	Indemnity provided by the customer.
243	Units	Undivided portions in an asset
		Relating to Islamic banking, refers to an investment account where the account holder authorizes the Islamic
		bank to invest the account holder's funds on the basis of mudarabah contract in a manner which the Islamic bank deems
		appropriate without laying down any restrictions as to where, how and for what purpose the
244	unrestricted investment account	funds should be invested.
		Customer is not making payments against availed cross sell facility/product resulting bank has right to close either
245	Unsatisfactory Credit History	temporary or permanently said product/facility.
246	US Dollar	Currency of the United States of America.
247	Validity Date	The validity date specified by the Bank on the Card.
		Contract of agency in which a person delegates his business to another and substitutes the other in his own place. The
248	al-wakalah	latter is called the wakil, or agent, and the former is called muwakkil, or principal.
		Appropriation or tying up of a property in perpetuity so that no proprietary rights can be exercised over the corpus but
		only over the usufruct. The waqf property can neither be sold nor inherited or donated to anyone. Al-awqaf consisted of
249	al-waqf	religious foundations set up for the benefit of the poor.
250	waqif	Relating to the law of waqf, refers to the person who establishes or donates his property by way of waqf.
		To withdraw cash either through the Automated Teller Machines ("ATMs") or through use of a Debit Card held by the
251	Withdrawal Facility	Customer ("Debit Card").
		A tax that is levied on all persons having wealth above an exemption limit (nisab) at a rate fixed by the
		shari'ah to purify wealth and souls from impure love. The object is to take away a part of the wealth of the well-to-do and
252	al-zakah (zakat)	to distribute it among the poor and the needy.