



INST/2018/024

March 28, 2018

To: MANCOM MEMBERS / AREA OPERATION MANAGERS / AREA MANAGERS/ ALL BRANCH MANAGERS / OPERATIONS DEPARTMENT / IT DEPARTMENT

**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM APRIL, 2018**

Enclosed is a Circular received from Finance Department declaring Profit Sharing Ratio & Weightages for the month of APRIL, 2018.

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 2018**

LOCAL CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	February-18	March-18	April-18
		50%	50%	50%

Saving Accounts	Payment Frequency	Weightages		
	Six monthly	0.002082	0.002050	0.002148
Albaraka Business Plus	Monthly	0.000059	0.000058	0.000058
Saving Accounts	Monthly	0.002082	0.002050	0.002148
Tifl-Young Saver Account	Quarterly	0.003274	0.003224	0.003210
Asaan Saving Deposit Account	Monthly	0.002082	0.002050	0.002148

**Mudaraba Premium Plus - for individuals**

0 to 999,999	Monthly	0.002082	0.002050	0.002148
1,000,000 to 4,999,999	Monthly	0.002141	0.002108	0.002148
5,000,000 to 9,999,999	Monthly	0.002266	0.002232	0.002222
10,000,000 to 24,999,999	Monthly	0.002350	0.002315	0.002304
25,000,000 to 49,999,999	Monthly	0.002476	0.002439	0.002428
50,000,000 to 99,999,999	Monthly	0.002518	0.002480	0.002469
100,000,000 to 149,999,999	Monthly	0.002560	0.002522	0.002510
150,000,000 to 199,999,999	Monthly	0.002644	0.002604	0.002592
200,000,000 to 249,999,999	Monthly	0.002854	0.002811	0.002798
250,000,000 to 499,999,999	Monthly	0.003274	0.003224	0.003210
500,000,000 and above	Monthly	0.003903	0.003845	0.003827

**Mudaraba Premium Plus - for Business / Corporate**

0 to 9,999,999	Monthly	0.002082	0.002050	0.002148
10,000,000 to 29,999,999	Monthly	0.002350	0.002315	0.002304
30,000,000 to 49,999,999	Monthly	0.002434	0.002398	0.002387
50,000,000 to 149,999,999	Monthly	0.002518	0.002480	0.002469
150,000,000 to 249,999,999	Monthly	0.002560	0.002522	0.002510
250,000,000 to 299,999,999	Monthly	0.002812	0.002770	0.002757
300,000,000 to 399,999,999	Monthly	0.003190	0.003142	0.003127
400,000,000 to 499,999,999	Monthly	0.004323	0.004258	0.004238
500,000,000 to 749,999,999	Monthly	0.003526	0.003473	0.003457
750,000,000 to 999,999,999	Monthly	0.003526	0.003473	0.003457
1,000,000,000 to above	Monthly	0.003526	0.003473	0.003457

**Halal Munafa Account**

On First 500,000	Monthly	0.002082	0.002050	0.002148
On Next 4,500,000	Monthly	0.002854	0.002811	0.002798
On Next 5,000,000	Monthly	0.002938	0.002894	0.002880
On Next 10,000,000	Monthly	0.003064	0.003018	0.003004
On Next 30,000,000	Monthly	0.003526	0.003597	0.003580
On amount above 50,000,000	Monthly	0.002082	0.002050	0.002148

**Incentive Accounts**

0 to 99,999	Monthly	0.002082	0.002050	0.002148
100,000 to 9,999,999	Monthly	0.002434	0.002398	0.002387
10,000,000 to 49,999,999	Monthly	0.002854	0.002811	0.002798
50,000,000 to 99,999,999	Monthly	0.003442	0.003390	0.003374
100,000,000 to 399,999,999	Monthly	0.003861	0.003845	0.003950
400,000,000 and above	Monthly	0.004281	0.004258	0.004279

**Khazana Account**

0 to 249,999	Monthly / Quarterly	0.002082	0.002050	0.002148
250,000 to 4,999,999	Monthly / Quarterly	0.002266	0.002232	0.002222
5,000,000 to 9,999,999	Monthly / Quarterly	0.002392	0.002356	0.002345
10,000,000 to 24,999,999	Monthly / Quarterly	0.002434	0.002398	0.002387
25,000,000 to 49,999,999	Monthly / Quarterly	0.002602	0.002563	0.002551
50,000,000 to 99,999,999	Monthly / Quarterly	0.002770	0.002728	0.002716
100,000,000 to 249,999,999	Monthly / Quarterly	0.003190	0.003142	0.003127
250,000,000 to 299,999,999	Monthly / Quarterly	0.004197	0.004217	0.004197
300,000,000 to 399,999,999	Monthly / Quarterly	0.004281	0.004217	0.004197
400,000,000 to 499,999,999	Monthly / Quarterly	0.003777	0.003721	0.003703
500,000,000 to 749,999,999	Monthly / Quarterly	0.003903	0.003845	0.003827
750,000,000 to 1,000,000,000	Monthly / Quarterly	0.004995	0.004919	0.004897
1,000,000,001 and above	Monthly / Quarterly	0.005037	0.005002	0.004979

**Albaraka Islamic Institution Deposit Account**

0 to 10,000,000	Monthly	0.002082	0.002050	0.002148
10,000,001 to 100,000,000	Monthly	0.004449	0.004671	0.004650
100,000,001 to 500,000,000	Monthly	0.004659	0.004837	0.004814
500,000,001 to 1,500,000,000	Monthly	0.004701	0.004878	0.004856
1,500,000,001 to 2,500,000,000	Monthly	0.004743	0.004919	0.004897



2,500,000,001 & Above	Monthly	0.004953	0.005002	0.004979
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#### Mahana Barkah Account

On First 10,000	Monthly	0.002082	0.002050	0.002148
On Next 4,990,000	Monthly	0.003064	0.003018	0.003004
On amount above 5,000,000	Monthly	0.002082	0.002050	0.002148

#### Senior Citizen Account

Rs 0 to 249,999	Monthly	0.002602	0.002563	0.002551
Rs 250,000 to 999,999	Monthly	0.003232	0.003183	0.003168
Rs 1,000,000 to 4,999,999	Monthly	0.003693	0.003638	0.003621
Rs 5,000,000 to 9,999,999	Monthly	0.004281	0.004217	0.004197
Rs 10,000,000 and above	Monthly	0.004785	0.004795	0.004773

#### Term Deposits

<b>1Month</b>				
0 to 4,999,999	At Maturity	0.002896	0.002852	0.002839
5,000,000 to 9,999,999	At Maturity	0.002938	0.002894	0.002880
10,000,000 to 14,999,999	At Maturity	0.002980	0.002935	0.002922
15,000,000 to 24,999,999	At Maturity	0.003022	0.002976	0.002963
25,000,000 to 49,999,999	At Maturity	0.003232	0.003183	0.003168
50,000,000 to 99,999,999	At Maturity	0.003442	0.003390	0.003374
100,000,000 to 199,999,999	At Maturity	0.003526	0.003473	0.003457
200,000,000 to 499,999,999	At Maturity	0.003651	0.003597	0.003580
500,000,000 to 999,999,999	At Maturity	0.004029	0.003969	0.003950
1000,000,000 to 1,499,999,999	At Maturity	0.004113	0.004051	0.004033
1,500,000,000 to Above	At Maturity	0.004155	0.004093	0.004074
<b>3Months</b>				
0 to 4,999,999	At Maturity	0.003526	0.003473	0.003457
5,000,000 to 9,999,999	At Maturity	0.003609	0.003555	0.003539
10,000,000 to 14,999,999	At Maturity	0.003693	0.003638	0.003621
15,000,000 to 49,999,999	At Maturity	0.003777	0.003721	0.003703
50,000,000 to 99,999,999	At Maturity	0.004491	0.004423	0.004403
100,000,000 to 199,999,999	At Maturity	0.004827	0.004754	0.004814
200,000,000 to 299,999,999	At Maturity	0.004659	0.004754	0.004856
300,000,000 to 399,999,999	At Maturity	0.004659	0.004795	0.004897
400,000,000 to 499,999,999	At Maturity	0.004659	0.004837	0.004897
500,000,000 to 999,999,999	At Maturity	0.004827	0.004878	0.004938
1000,000,000 to 1,499,999,999	At Maturity	0.004785	0.005043	0.005020
1,500,000,000 to Above	At Maturity	0.004785	0.005043	0.005020
<b>6Months</b>				
0 to 4,999,999	At Maturity	0.003693	0.003638	0.003621
5,000,000 to 9,999,999	At Maturity	0.003819	0.003762	0.003745
10,000,000 to 14,999,999	At Maturity	0.003861	0.003803	0.003786
15,000,000 to 49,999,999	At Maturity	0.003987	0.003927	0.003909
50,000,000 to 99,999,999	At Maturity	0.004113	0.004051	0.004033
100,000,000 to 199,999,999	At Maturity	0.004281	0.004713	0.004691
200,000,000 to 499,999,999	At Maturity	0.004827	0.004837	0.004814
500,000,000 to 999,999,999	At Maturity	0.004449	0.004878	0.004856
1000,000,000 to 1,499,999,999	At Maturity	0.004827	0.005002	0.004979
1,500,000,000 to Above	At Maturity	0.004827	0.004961	0.004938
<b>1Year - Monthly</b>				
0 to 4,999,999	Monthly	0.004155	0.004093	0.004074
5,000,000 to 9,999,999	Monthly	0.004197	0.004134	0.004115
10,000,000 to 14,999,999	Monthly	0.004281	0.004217	0.004197
15,000,000 to 29,999,999	Monthly	0.004323	0.004258	0.004238
30,000,000 to 49,999,999	Monthly	0.004365	0.004299	0.004279
50,000,000 to 99,999,999	Monthly	0.004491	0.004423	0.004403
100,000,000 to 199,999,999	Monthly	0.004701	0.004630	0.004609
200,000,000 to 499,999,999	Monthly	0.004743	0.004671	0.004650
500,000,000 and above	Monthly	0.004995	0.004919	0.004897
<b>1Year - Quarterly</b>				
0 to 4,999,999	Quarterly	0.004155	0.004093	0.004074
5,000,000 to 9,999,999	Quarterly	0.004197	0.004134	0.004115
10,000,000 to 14,999,999	Quarterly	0.004281	0.004217	0.004197
15,000,000 to 49,999,999	Quarterly	0.004323	0.004258	0.004238
50,000,000 to 99,999,999	Quarterly	0.004491	0.004423	0.004403
100,000,000 to 199,999,999	Quarterly	0.004575	0.004506	0.004485
200,000,000 to 499,999,999	Quarterly	0.004701	0.004630	0.004609
500,000,000 and above	Quarterly	0.004995	0.004919	0.004897
<b>1Year - Maturity</b>				
0 to 4,999,999	At Maturity	0.004449	0.004382	0.004362
5,000,000 to 9,999,999	At Maturity	0.004449	0.004382	0.004362
10,000,000 to 14,999,999	At Maturity	0.004491	0.004423	0.004403
15,000,000 to 49,999,999	At Maturity	0.004491	0.004423	0.004403
50,000,000 to 99,999,999	At Maturity	0.004491	0.004423	0.004403
100,000,000 to 199,999,999	At Maturity	0.004701	0.004713	0.004691
200,000,000 to 499,999,999	At Maturity	0.004785	0.004961	0.004938
500,000,000 to 749,999,999	At Maturity	0.004995	0.005209	0.005185
750,000,000 to 999,999,999	At Maturity	0.005120	0.005333	0.005308



1,000,000,000 and above	At Maturity	0.005204	0.005333	0.005308
2Years	At Maturity	0.004449	0.004382	0.004362
3Years	Monthly	0.004491	0.004423	0.004403
3Years	Quarterly	0.004575	0.004506	0.004485
3Years	At Maturity	0.004701	0.004630	0.004609
5Years	Monthly	0.004995	0.004919	0.004897
5Years	Quarterly	0.005162	0.005085	0.005061
5Years	At Maturity	0.005330	0.005250	0.005226

#### Term Deposits - FI's

<b>1Month</b>				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.004113	0.004051	0.004033
100,000,001 to 200,000,000	At Maturity	0.004155	0.004093	0.004074
200,000,001 to 300,000,000	At Maturity	0.004197	0.004134	0.004115
300,000,001 to 400,000,000	At Maturity	0.004239	0.004175	0.004156
400,000,001 to 500,000,000	At Maturity	0.004281	0.004217	0.004197
500,000,001 to 750,000,000	At Maturity	0.004323	0.004258	0.004238
750,000,001 to 1000,000,000	At Maturity	0.004365	0.004299	0.004279
1000,000,001 and above	At Maturity	0.004407	0.004341	0.004321
<b>3Months</b>				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.004113	0.004051	0.004033
100,000,001 to 200,000,000	At Maturity	0.004281	0.004217	0.004197
200,000,001 to 300,000,000	At Maturity	0.004323	0.004258	0.004238
300,000,001 to 400,000,000	At Maturity	0.004365	0.004299	0.004279
400,000,001 to 500,000,000	At Maturity	0.004407	0.004341	0.004321
500,000,001 to 750,000,000	At Maturity	0.004449	0.004382	0.004362
750,000,001 to 1000,000,000	At Maturity	0.004491	0.004423	0.004403
1000,000,001 and above	At Maturity	0.004533	0.004465	0.004444

#### Mahana Amadni Scheme

##### 1 year

0 to 9,999,999	Monthly	0.003861	0.003803	0.003786
10,000,000 to 14,999,999	Monthly	0.003945	0.003886	0.003868
15,000,000 to 49,999,999	Monthly	0.004155	0.004093	0.004074
50,000,000 to 99,999,999	Monthly	0.004281	0.004217	0.004197
100,000,000 to 199,999,999	Monthly	0.004491	0.004423	0.004403
200,000,000 to 499,999,999	Monthly	0.004701	0.004630	0.004609
500,000,000 and above	Monthly	0.004827	0.004754	0.004732
2 year	Monthly	0.003861	0.003803	0.003786
3 year	Monthly	0.003987	0.003927	0.003909
4 year	Monthly	0.004029	0.003969	0.003950
5 year	Monthly	0.004071	0.004010	0.003991

#### AMI Deposits

<b>3 Months</b>				
0 to 49,999	At Maturity	0.003274	0.003224	0.003210
50,000 to 499,999	At Maturity	0.003358	0.003307	0.003292
500,000 to 999,999	At Maturity	0.003484	0.003431	0.003415
1,000,000 to 2,999,999	At Maturity	0.003693	0.003638	0.003621
<b>6 Months</b>				
0 to 49,999	At Maturity	0.003274	0.003224	0.003210
50,000 to 499,999	At Maturity	0.003400	0.003349	0.003333
500,000 to 999,999	At Maturity	0.003484	0.003431	0.003415
1,000,000 to 2,999,999	At Maturity	0.003735	0.003679	0.003662
<b>1 Year</b>				
0 to 49,999	Six Monthly	0.003693	0.003638	0.003621
50,000 to 499,999	Six Monthly	0.003903	0.003845	0.003827
500,000 to 999,999	Six Monthly	0.004113	0.004051	0.004033
1,000,000 to 2,999,999	Six Monthly	0.004155	0.004093	0.004074
3,000,000 to 4,999,999	Six Monthly	0.004281	0.004217	0.004197
5,000,000 to 9,999,999	Six Monthly	0.004491	0.004423	0.004403
10,000,000 to 14,999,999	Six Monthly	0.004701	0.004630	0.004609
2 Years	Six Monthly	0.003693	0.003638	0.003621
3 Years	Six Monthly	0.003903	0.003845	0.003827
5 Years	Six Monthly	0.004113	0.004051	0.004033

#### Tier-II Sukuk

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.006228	0.006135	0.006427
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005792	0.005945	0.005917

<b>Minor Account</b>				
Burj Staff Saving	Monthly	0.002082	0.002050	0.002148
Burj Mushaharah Saving Account	Monthly	0.002082	0.002050	0.002148
LCY Education Plan Deposits	Monthly	0.002082	0.002050	0.002148
Burj Business Account	Monthly	0.000001	0.000001	0.000001



Burj Premium Saving Deposit - Corporate	Monthly	0.004155	0.004093	0.004074
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**LCY Savings Monthly**

0 to 4,999,999	Monthly	0.002082	0.002050	0.002148
5,000,000 to 9,999,999	Monthly	0.002082	0.002050	0.002148
10,000,000 to 14,999,999	Monthly	0.002099	0.002067	0.002148
15,000,000 to 19,999,999	Monthly	0.002115	0.002084	0.002148
20,000,000 to 29,999,999	Monthly	0.002141	0.002108	0.002148
30,000,000 to 39,999,999	Monthly	0.002157	0.002125	0.002148
40,000,000 to 49,999,999	Monthly	0.002174	0.002141	0.002148
50,000,000 to 99,999,999	Monthly	0.002560	0.002522	0.002510
100,000,000 and Above	Monthly	0.003609	0.003555	0.003539

**LCY Savings - Half Yearly**

0 to 4,999,999	Six Monthly	0.002082	0.002050	0.002148
5,000,000 to 9,999,999	Six Monthly	0.002082	0.002050	0.002148
10,000,000 to 14,999,999	Six Monthly	0.002115	0.002084	0.002148
15,000,000 to 19,999,999	Six Monthly	0.002141	0.002108	0.002148
20,000,000 to 29,999,999	Six Monthly	0.002157	0.002125	0.002148
30,000,000 to 39,999,999	Six Monthly	0.002174	0.002141	0.002148
40,000,000 to 49,999,999	Six Monthly	0.002560	0.002522	0.002510
50,000,000 to 99,999,999	Six Monthly	0.002602	0.002563	0.002551
100,000,000 and Above	Six Monthly	0.002602	0.002563	0.002551

**LCY Smart Savings Deposit - Individual**

0 to 49,999	Monthly	0.002082	0.002050	0.002148
50,000 to 1,999,999	Monthly	0.002266	0.002232	0.002222
2,000,000 to 4,999,999	Monthly	0.002728	0.002687	0.002675
5,000,000 to 9,999,999	Monthly	0.003064	0.003018	0.003004
10,000,000 and Above	Monthly	0.002082	0.002050	0.002148

**LCY Smart Savings Deposit - Corporate**

0 to 99,999	Monthly	0.002082	0.002050	0.002148
100,000 to 999,999	Monthly	0.003106	0.003059	0.003045
1,000,000 to 1,999,999	Monthly	0.003484	0.003431	0.003415
2,000,000 to 4,999,999	Monthly	0.003568	0.003514	0.003498
5,000,000 to 9,999,999	Monthly	0.003693	0.003638	0.003621
10,000,000 and Above	Monthly	0.003777	0.003721	0.003703

**Term Deposits**

**1 Month**

0 to 999,999	Monthly	0.003400	0.003349	0.003333
1,000,000 to 4,999,999	Monthly	0.003735	0.003679	0.003662
5,000,000 to 9,999,999	Monthly	0.003861	0.003803	0.003786
10,000,000 to 49,999,999	Monthly	0.003945	0.003886	0.003868
50,000,000 to 99,999,999	Monthly	0.004029	0.003969	0.003950
100,000,000 and Above	Monthly	0.004155	0.004093	0.004074

**3 Months**

3 Months	Monthly	0.004029	0.003969	0.003950
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**3 Months**

3 Months	At Maturity	0.004071	0.004010	0.003991
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**6 Months**

6 Months	Monthly	0.004491	0.004423	0.004403
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**6 Months**

6 Months	Quarterly	0.004516	0.004448	0.004428
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**6 Months**

6 Months	At Maturity	0.004575	0.004506	0.004485
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**1 Year**

1 Year	Monthly	0.004365	0.004299	0.004279
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**1 Year**

1 Year	Quarterly	0.004491	0.004423	0.004403
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**1 Year**

1 Year	At Maturity	0.004701	0.004630	0.004609
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**2 Years**

2 Years	At Maturity	0.004617	0.004547	0.004526
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**3 Years**

3 Years	Six Monthly	0.004785	0.004713	0.004691
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**3 Years**

3 Years	At Maturity	0.004869	0.004795	0.004773
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**5 Years**

5 Years	Six Monthly	0.005288	0.005209	0.005185
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**5 Years**

5 Years	At Maturity	0.005330	0.005250	0.005226
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**Burj Monthly Income Account**

3 Months	Monthly	0.003777	0.003721	0.003703
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**6 Months**

6 Months	Monthly	0.003861	0.003803	0.003786
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**1 Year**

0 to 999,999	Monthly	0.004113	0.004051	0.004033
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**1,000,000 to 4,999,999**

1,000,000 to 4,999,999	Monthly	0.004155	0.004093	0.004074
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**5,000,000 to 14,999,999**

5,000,000 to 14,999,999	Monthly	0.004155	0.004093	0.004074
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**15,000,000 to 29,999,999**

15,000,000 to 29,999,999	Monthly	0.004197	0.004134	0.004115
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**30,000,000 to 49,999,999**

30,000,000 to 49,999,999	Monthly	0.004239	0.004175	0.004156
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**50,000,000 to 99,999,999**

50,000,000 to 99,999,999	Monthly	0.004281	0.004217	0.004197
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**100,000,000 to 299,999,999**

100,000,000 to 299,999,999	Monthly	0.004281	0.004217	0.004197
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**300,000,000 and Above**

300,000,000 and Above	Monthly	0.004281	0.004217	0.004197
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**3 Years**

3 Years	Monthly	0.004575	0.004506	0.004485
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**5 Years**

5 Years	Monthly	0.004743	0.004671	0.004650
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**Burj Super Saving Deposit - Retail**

0 to 2,999,999	Monthly	0.002082	0.002050	0.002148
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3,000,000 to 4,999,999	Monthly	0.002602	0.002563	<b>0.002551</b>
5,000,000 to 9,999,999	Monthly	0.002770	0.002728	<b>0.002716</b>
10,000,000 to 14,999,999	Monthly	0.002896	0.002852	<b>0.002839</b>
15,000,000 to 19,999,999	Monthly	0.003064	0.003018	<b>0.003004</b>
20,000,000 to 29,999,999	Monthly	0.003568	0.003514	<b>0.003498</b>
30,000,000 to 49,999,999	Monthly	0.003693	0.003638	<b>0.003621</b>
50,000,000 to 99,999,999	Monthly	0.003861	0.003803	<b>0.003786</b>
100,000,000 and Above	Monthly	0.003945	0.003886	<b>0.003868</b>

**Burj Super Saving Deposit - Corporate**

0 to 49,999,999	Monthly	0.003987	0.003927	<b>0.003909</b>
50,000,000 to 99,999,999	Monthly	0.004071	0.004010	<b>0.003991</b>
100,000,000 to 199,999,999	Monthly	0.004155	0.004093	<b>0.004074</b>
200,000,000 to 299,999,999	Monthly	0.004155	0.004093	<b>0.004074</b>
300,000,000 to 399,999,999	Monthly	0.004029	0.003969	<b>0.003950</b>
400,000,000 to 499,999,999	Monthly	0.004029	0.003969	<b>0.003950</b>
500,000,000 and Above	Monthly	0.004029	0.003969	<b>0.003950</b>

**Burj Super Saving Deposit - FI**


0 to 999,999	Monthly	0.002224	0.002191	<b>0.002181</b>
1,000,000 to 24,999,999	Monthly	0.003945	0.003886	<b>0.003868</b>
25,000,000 to 49,999,999	Monthly	0.004029	0.003969	<b>0.003950</b>
50,000,000 to 99,999,999	Monthly	0.004113	0.004051	<b>0.004033</b>
100,000,000 to 199,999,999	Monthly	0.004239	0.004175	<b>0.004156</b>
200,000,000 and Above	Monthly	0.004155	0.004093	<b>0.004074</b>

**TF Savings Monthly**

0 to 4,999,999	Monthly	0.002082	0.002050	<b>0.002148</b>
5,000,000 to 9,999,999	Monthly	0.002082	0.002050	<b>0.002148</b>
10,000,000 to 14,999,999	Monthly	0.002082	0.002050	<b>0.002148</b>
15,000,000 to 19,999,999	Monthly	0.002082	0.002050	<b>0.002148</b>
20,000,000 to 29,999,999	Monthly	0.002082	0.002050	<b>0.002148</b>
30,000,000 to 39,999,999	Monthly	0.002141	0.002108	<b>0.002148</b>
40,000,000 to 49,999,999	Monthly	0.002560	0.002522	<b>0.002510</b>
50,000,000 to 99,999,999	Monthly	0.003064	0.003018	<b>0.003004</b>
100,000,000 and Above	Monthly	0.003484	0.003431	<b>0.003415</b>



**Ahmed Nasir**  
Manager - Pool Management



**Mufti Abdullah Najeem Ul Haq Siddiqui**  
Resident Shariah Board Member



**Taim Shabbir**  
Chief Financial Officer



**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM APRIL 2018**

FOREIGN CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	February-18	March-18	April-18
		70%	70%	70%
		30%	30%	30%

Saving Account	Payment Frequency	Weightages		
USD	Six Monthly	0.001073	0.001073	0.001073
GBP	Six Monthly	0.000358	0.000358	0.000358
EURO	Six Monthly	0.000358	0.000358	0.000358
USD 0 to 50,000	Monthly	0.001788	0.001788	0.001788
USD 50,001 to 100,000	Monthly	0.012513	0.012513	0.012513
USD 100,001 to 200,000	Monthly	0.016089	0.016089	0.016089
USD 200,001 to 500,000	Monthly	0.019664	0.019664	0.019664
USD 500,001 to 1000,000	Monthly	0.023239	0.023239	0.023239
USD 1000,001 and above	Monthly	0.026814	0.026814	0.026814
GBP Saving (Below £ 1,000/-)	Monthly	0.000358	0.000358	0.000358
GBP Saving (Above £ 1,000/-)	Monthly	0.001073	0.001073	0.001073
EURO Saving (Below € 1,000/-)	Monthly	0.000358	0.000358	0.000358
EURO Saving (Above € 1,000/-)	Monthly	0.000715	0.000715	0.000715
JPY Saving (Below ¥ 1,000/-)	Monthly	0.000358	0.000358	0.000358
JPY Saving (Above ¥ 1,000/-)	Monthly	0.000715	0.000715	0.000715
UAE Saving (Below AED 5,000/-)	Monthly	0.000358	0.000358	0.000358
UAE Saving (Above AED 5,000/-)	Monthly	0.000715	0.000715	0.000715

**Term Deposits [Other than FI's]**

USD 1 Month 0 to 200,000	At Maturity	0.003575	0.003575	0.003575
USD 1 Month 200,001 to 300,000	At Maturity	0.005363	0.005363	0.005363
USD 1 Month 300,001 and 1,000,000	At Maturity	0.007151	0.007151	0.007151
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.008938	0.008938	0.008938
USD 1 Month 2,000,001 and above	At Maturity	0.010726	0.010726	0.010726
USD 3 Months 0 to 250,000	At Maturity	0.017876	0.017876	0.017876
USD 3 Months 250,000 to 300,000	At Maturity	0.035753	0.035753	0.035753
USD 3 Months 300,001 to 500,000	At Maturity	0.053629	0.053629	0.053629
USD 3 Months 500,001 and above	At Maturity	0.071505	0.071505	0.071505
USD 6 Months 0 to 500,000	At Maturity	0.017876	0.017876	0.017876
USD 6 Months 500,001 and above	At Maturity	0.080443	0.080443	0.080443
USD 1 Year & above 0 to 200,000	At Maturity	0.021452	0.021452	0.021452
USD 1 Year & above 200,001 to 300,000	At Maturity	0.044691	0.044691	0.044691
USD 1 Year & above 300,001 to 500,000	At Maturity	0.071505	0.071505	0.071505
USD 1 Year & above 500,001 and above	At Maturity	0.089381	0.089381	0.089381

GBP 1 Month	At Maturity	0.000715	0.000715	0.000715
GBP 3 Months	At Maturity	0.003575	0.003575	0.003575
GBP 6 Months	At Maturity	0.005363	0.005363	0.005363
GBP 1 Year & above	At Maturity	0.010726	0.010726	0.010726

EURO 1 Month	At Maturity	0.000715	0.000715	0.000715
EURO 3 Months	At Maturity	0.001788	0.001788	0.001788
EURO 6 Months	At Maturity	0.002503	0.002503	0.002503
EURO 1 Year & above	At Maturity	0.003575	0.003575	0.003575

UAE Dirham 1 Month	At Maturity	0.001788	0.001788	0.001788
UAE Dirham 3 Months	At Maturity	0.001788	0.001788	0.001788
UAE Dirham 6 Months	At Maturity	0.001788	0.001788	0.001788
UAE Dirham 1 Year & above	At Maturity	0.001788	0.001788	0.001788

JPY 1 Month	At Maturity	0.000715	0.000715	0.000715
JPY 3 Months	At Maturity	0.000715	0.000715	0.000715
JPY 6 Months	At Maturity	0.000715	0.000715	0.000715
JPY 1 Year & above	At Maturity	0.000715	0.000715	0.000715

**Saving Accounts**

FCY Savings HY Non-Corporate [USD]	At Maturity	0.003575	0.003575	0.003575
FCY Savings HY Non-Corporate [GBP]	At Maturity	0.003575	0.003575	0.003575
FCY Savings HY Non-Corporate [EURO]	At Maturity	0.003575	0.003575	0.003575
FCY Savings HY Corporate [USD]	At Maturity	0.003575	0.003575	0.003575
FCY Savings HY Corporate [GBP]	At Maturity	0.003575	0.003575	0.003575
FCY Savings HY Corporate [EURO]	At Maturity	0.003575	0.003575	0.003575

**Term Deposits**

1 Month [USD]	At Maturity	0.001788	0.001788	0.001788
1 Month [EURO]	At Maturity	0.001788	0.001788	0.001788
3 Months [USD]	At Maturity	0.016089	0.016089	0.016089
3 Months [GBP]	At Maturity	0.016089	0.016089	0.016089

**3 Months [USD]**

0 to 999,999	At Maturity	0.017876	0.017876	<b>0.017876</b>
1,000,000 and Above	At Maturity	0.035753	0.035753	<b>0.035753</b>

**3 Months [GBP]**

0 to 999,999	At Maturity	0.017876	0.017876	<b>0.017876</b>
1,000,000 and Above	At Maturity	0.035753	0.035753	<b>0.035753</b>

6 Months [USD]	Quarterly	0.019664	0.019664	<b>0.019664</b>
6 Months [USD]	At Maturity	0.021452	0.021452	<b>0.021452</b>
6 Months [EURO]	At Maturity	0.021452	0.021452	<b>0.021452</b>
1 Year [USD]	Quarterly	0.023239	0.023239	<b>0.023239</b>
1 Year [USD]	At Maturity	0.032177	0.032177	<b>0.032177</b>
1 Year [GBP]	At Maturity	0.032177	0.032177	<b>0.032177</b>



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