



INST/2018/008

January 29, 2018

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

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM FEBRUARY, 2018

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

LOCAL CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	December-17	January-18	February-18
		50%	50%	50%

Saving Accounts	Payment Frequency	Weightages		
	Six monthly	0.002063	0.002064	0.002082
Albaraka Business Plus	Monthly	0.000058	0.000058	0.000059
Saving Accounts	Monthly	0.002063	0.002064	0.002082
Tifl-Young Saver Account	Quarterly	0.003245	0.003246	0.003274
Asaan Saving Deposit Account	Monthly	0.002063	0.002064	0.002082

Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly	0.002063	0.002064	0.002082
1,000,000 to 4,999,999	Monthly	0.002121	0.002122	0.002141
5,000,000 to 9,999,999	Monthly	0.002246	0.002247	0.002266
10,000,000 to 24,999,999	Monthly	0.002329	0.002330	0.002350
25,000,000 to 49,999,999	Monthly	0.002454	0.002455	0.002476
50,000,000 to 99,999,999	Monthly	0.002496	0.002497	0.002518
100,000,000 to 149,999,999	Monthly	0.002537	0.002539	0.002560
150,000,000 to 199,999,999	Monthly	0.002621	0.002622	0.002644
200,000,000 to 249,999,999	Monthly	0.002829	0.002830	0.002854
250,000,000 to 499,999,999	Monthly	0.003245	0.003246	0.003274
500,000,000 and above	Monthly	0.003868	0.003870	0.003903

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	0.002063	0.002064	0.002082
10,000,000 to 29,999,999	Monthly	0.002329	0.002330	0.002350
30,000,000 to 49,999,999	Monthly	0.002413	0.002414	0.002434
50,000,000 to 149,999,999	Monthly	0.002496	0.002497	0.002518
150,000,000 to 249,999,999	Monthly	0.002537	0.002539	0.002560
250,000,000 to 299,999,999	Monthly	0.002787	0.002788	0.002812
300,000,000 to 399,999,999	Monthly	0.003161	0.003163	0.003190
400,000,000 to 499,999,999	Monthly	0.004326	0.004286	0.004323
500,000,000 to 749,999,999	Monthly	0.003536	0.003537	0.003526
750,000,000 to 999,999,999	Monthly	0.003577	0.003537	0.003526
1,000,000,000 to above	Monthly	0.003536	0.003537	0.003526

Halal Munafa Account

On First 500,000	Monthly	0.002063	0.002064	0.002082
On Next 4,500,000	Monthly	0.002829	0.002830	0.002854
On Next 5,000,000	Monthly	0.002912	0.002913	0.002938
On Next 10,000,000	Monthly	0.003078	0.003080	0.003064
On Next 30,000,000	Monthly	0.003536	0.003537	0.003526
On amount above 50,000,000	Monthly	0.002063	0.002064	0.002082

Incentive Accounts

0 to 99,999	Monthly	0.002063	0.002064	0.002082
100,000 to 9,999,999	Monthly	0.002413	0.002414	0.002434
10,000,000 to 49,999,999	Monthly	0.002829	0.002830	0.002854
50,000,000 to 99,999,999	Monthly	0.003411	0.003412	0.003442
100,000,000 to 399,999,999	Monthly	0.003868	0.003870	0.003861
400,000,000 and above	Monthly	0.004326	0.004286	0.004281

Khazana Account

0 to 249,999	Monthly / Quarterly	0.002063	0.002064	0.002082
250,000 to 4,999,999	Monthly / Quarterly	0.002246	0.002247	0.002266
5,000,000 to 9,999,999	Monthly / Quarterly	0.002371	0.002372	0.002392
10,000,000 to 24,999,999	Monthly / Quarterly	0.002413	0.002414	0.002434
25,000,000 to 49,999,999	Monthly / Quarterly	0.002579	0.002580	0.002602
50,000,000 to 99,999,999	Monthly / Quarterly	0.002745	0.002747	0.002770
100,000,000 to 249,999,999	Monthly / Quarterly	0.003161	0.003163	0.003190
250,000,000 to 299,999,999	Monthly / Quarterly	0.004201	0.004161	0.004197
300,000,000 to 399,999,999	Monthly / Quarterly	0.004284	0.004245	0.004281
400,000,000 to 499,999,999	Monthly / Quarterly	0.003744	0.003745	0.003777
500,000,000 to 749,999,999	Monthly / Quarterly	0.003868	0.003870	0.003903
750,000,000 to 1,000,000,000	Monthly / Quarterly	0.004992	0.004952	0.004995
1,000,000,001 and above	Monthly / Quarterly	0.004992	0.004952	0.005037

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	0.002063	0.002064	0.002082
10,000,001 to 100,000,000	Monthly	0.004409	0.004411	0.004449
100,000,001 to 500,000,000	Monthly	0.004617	0.004619	0.004659
500,000,001 to 1,500,000,000	Monthly	0.004659	0.004661	0.004701

1,500,000,001 to 3,500,000,000	Monthly	0.004700	0.004702	0.004743
3,500,000,001 & Above	Monthly	0.004867	0.004869	0.004953

Mahana Barkah Account

On First 10,000	Monthly	0.002063	0.002064	0.002082
On Next 4,990,000	Monthly	0.003078	0.003038	0.003064
On amount above 5,000,000	Monthly	0.002063	0.002064	0.002082

Senior Citizen Account

Rs 0 to 249,999	Monthly	0.002579	0.002580	0.002602
Rs 250,000 to 999,999	Monthly	0.003203	0.003204	0.003232
Rs 1,000,000 to 4,999,999	Monthly	0.003660	0.003662	0.003693
Rs 5,000,000 to 9,999,999	Monthly	0.004243	0.004245	0.004281
Rs 10,000,000 and above	Monthly	0.004742	0.004744	0.004785

Term Deposits

1Month				
0 to 4,999,999	At Maturity	0.002870	0.002871	0.002896
5,000,000 to 9,999,999	At Maturity	0.002912	0.002913	0.002938
10,000,000 to 14,999,999	At Maturity	0.002953	0.002955	0.002980
15,000,000 to 24,999,999	At Maturity	0.002995	0.002996	0.003022
25,000,000 to 49,999,999	At Maturity	0.003203	0.003204	0.003232
50,000,000 to 99,999,999	At Maturity	0.003411	0.003412	0.003442
100,000,000 to 199,999,999	At Maturity	0.003494	0.003496	0.003526
200,000,000 to 499,999,999	At Maturity	0.003619	0.003621	0.003651
500,000,000 to 999,999,999	At Maturity	0.003993	0.003995	0.004029
1000,000,000 to 1,499,999,999	At Maturity	0.004076	0.004078	0.004113
1,500,000,000 to Above	At Maturity	0.004160	0.004120	0.004155
3Months				
0 to 4,999,999	At Maturity	0.003494	0.003496	0.003526
5,000,000 to 9,999,999	At Maturity	0.003577	0.003579	0.003609
10,000,000 to 14,999,999	At Maturity	0.003660	0.003662	0.003693
15,000,000 to 49,999,999	At Maturity	0.003744	0.003745	0.003777
50,000,000 to 99,999,999	At Maturity	0.004492	0.004453	0.004491
100,000,000 to 199,999,999	At Maturity	0.004867	0.004827	0.004827
200,000,000 to 499,999,999	At Maturity	0.004659	0.004619	0.004659
500,000,000 to 999,999,999	At Maturity	0.004908	0.004869	0.004827
1000,000,000 to 1,499,999,999	At Maturity	0.005116	0.004911	0.004785
1,500,000,000 to Above	At Maturity	0.005116	0.004911	0.004785
6Months				
0 to 4,999,999	At Maturity	0.003660	0.003662	0.003693
5,000,000 to 9,999,999	At Maturity	0.003785	0.003787	0.003819
10,000,000 to 14,999,999	At Maturity	0.003827	0.003829	0.003861
15,000,000 to 49,999,999	At Maturity	0.003952	0.003953	0.003987
50,000,000 to 99,999,999	At Maturity	0.004076	0.004078	0.004113
100,000,000 to 199,999,999	At Maturity	0.004284	0.004245	0.004281
200,000,000 to 499,999,999	At Maturity	0.004825	0.004786	0.004827
500,000,000 to 999,999,999	At Maturity	0.004451	0.004411	0.004449
1000,000,000 to 1,499,999,999	At Maturity	0.004035	0.004037	0.004827
1,500,000,000 to Above	At Maturity	0.004160	0.004120	0.004827
1Year - Monthly				
0 to 4,999,999	Monthly	0.004160	0.004120	0.004155
5,000,000 to 9,999,999	Monthly	0.004201	0.004161	0.004197
10,000,000 to 14,999,999	Monthly	0.004284	0.004245	0.004281
15,000,000 to 29,999,999	Monthly	0.004326	0.004286	0.004323
30,000,000 to 49,999,999	Monthly	0.004368	0.004328	0.004365
50,000,000 to 99,999,999	Monthly	0.004492	0.004453	0.004491
100,000,000 to 199,999,999	Monthly	0.004700	0.004661	0.004701
200,000,000 to 499,999,999	Monthly	0.004742	0.004702	0.004743
500,000,000 and above	Monthly	0.004992	0.004952	0.004995
1Year - Quarterly				
0 to 4,999,999	Quarterly	0.004160	0.004120	0.004155
5,000,000 to 9,999,999	Quarterly	0.004201	0.004161	0.004197
10,000,000 to 14,999,999	Quarterly	0.004284	0.004245	0.004281
15,000,000 to 49,999,999	Quarterly	0.004326	0.004286	0.004323
50,000,000 to 99,999,999	Quarterly	0.004492	0.004453	0.004491
100,000,000 to 199,999,999	Quarterly	0.004576	0.004536	0.004575
200,000,000 to 499,999,999	Quarterly	0.004700	0.004661	0.004701
500,000,000 and above	Quarterly	0.004992	0.004952	0.004995
1Year - Maturity				
0 to 4,999,999	At Maturity	0.004451	0.004411	0.004449
5,000,000 to 9,999,999	At Maturity	0.004451	0.004411	0.004449
10,000,000 to 14,999,999	At Maturity	0.004492	0.004453	0.004491
15,000,000 to 49,999,999	At Maturity	0.004492	0.004453	0.004491
50,000,000 to 99,999,999	At Maturity	0.004492	0.004453	0.004491
100,000,000 to 199,999,999	At Maturity	0.004700	0.004661	0.004701
200,000,000 to 499,999,999	At Maturity	0.004784	0.004744	0.004785
500,000,000 to 749,999,999	At Maturity	0.004992	0.004952	0.004995
750,000,000 to 999,999,999	At Maturity	0.005116	0.005077	0.005120

1,000,000,000 and above	At Maturity	0.005200	0.005160	0.005204
2Years	At Maturity	0.004451	0.004411	0.004449
3Years	Monthly	0.004492	0.004453	0.004491
3Years	Quarterly	0.004576	0.004536	0.004575
3Years	At Maturity	0.004700	0.004661	0.004701
5Years	Monthly	0.004992	0.004952	0.004995
5Years	Quarterly	0.005158	0.005119	0.005162
5Years	At Maturity	0.005324	0.005285	0.005330

Term Deposits - FI's

1Month				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.004076	0.004078	0.004113
100,000,001 to 200,000,000	At Maturity	0.004160	0.004120	0.004155
200,000,001 to 300,000,000	At Maturity	0.004201	0.004161	0.004197
300,000,001 to 400,000,000	At Maturity	0.004243	0.004203	0.004239
400,000,001 to 500,000,000	At Maturity	0.004284	0.004245	0.004281
500,000,001 to 750,000,000	At Maturity	0.004326	0.004286	0.004323
750,000,001 to 1000,000,000	At Maturity	0.004368	0.004328	0.004365
1000,000,001 and above	At Maturity	0.004409	0.004370	0.004407
3Months				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.004076	0.004078	0.004113
100,000,001 to 200,000,000	At Maturity	0.004284	0.004245	0.004281
200,000,001 to 300,000,000	At Maturity	0.004326	0.004286	0.004323
300,000,001 to 400,000,000	At Maturity	0.004368	0.004328	0.004365
400,000,001 to 500,000,000	At Maturity	0.004409	0.004370	0.004407
500,000,001 to 750,000,000	At Maturity	0.004451	0.004411	0.004449
750,000,001 to 1000,000,000	At Maturity	0.004492	0.004453	0.004491
1000,000,001 and above	At Maturity	0.004534	0.004494	0.004533

Mahana Amadni Scheme

1 year

0 to 9,999,999	Monthly	0.003827	0.003829	0.003861
10,000,000 to 14,999,999	Monthly	0.003910	0.003912	0.003945
15,000,000 to 49,999,999	Monthly	0.004160	0.004120	0.004155
50,000,000 to 99,999,999	Monthly	0.004284	0.004245	0.004281
100,000,000 to 199,999,999	Monthly	0.004492	0.004453	0.004491
200,000,000 to 499,999,999	Monthly	0.004700	0.004661	0.004701
500,000,000 and above	Monthly	0.004825	0.004786	0.004827
2 year	Monthly	0.003827	0.003829	0.003861
3 year	Monthly	0.003952	0.003953	0.003987
4 year	Monthly	0.003993	0.003995	0.004029
5 year	Monthly	0.004035	0.004037	0.004071

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.003245	0.003246	0.003274
50,000 to 499,999	At Maturity	0.003328	0.003329	0.003358
500,000 to 999,999	At Maturity	0.003452	0.003454	0.003484
1,000,000 to 2,999,999	At Maturity	0.003660	0.003662	0.003693
6 Months				
0 to 49,999	At Maturity	0.003245	0.003246	0.003274
50,000 to 499,999	At Maturity	0.003369	0.003371	0.003400
500,000 to 999,999	At Maturity	0.003452	0.003454	0.003484
1,000,000 to 2,999,999	At Maturity	0.003702	0.003704	0.003735
1 Year				
0 to 49,999	Six Monthly	0.003660	0.003662	0.003693
50,000 to 499,999	Six Monthly	0.003868	0.003870	0.003903
500,000 to 999,999	Six Monthly	0.004076	0.004078	0.004113
1,000,000 to 2,999,999	Six Monthly	0.004160	0.004120	0.004155
3,000,000 to 4,999,999	Six Monthly	0.004284	0.004245	0.004281
5,000,000 to 9,999,999	Six Monthly	0.004492	0.004453	0.004491
10,000,000 to 14,999,999	Six Monthly	0.004700	0.004661	0.004701
2 Years	Six Monthly	0.003660	0.003662	0.003693
3 Years	Six Monthly	0.003868	0.003870	0.003903
5 Years	Six Monthly	0.004076	0.004078	0.004113

Tier-II Sukuk

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.006173	0.006176	0.006228
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005740	0.005743	0.005792

Minor Account	Monthly	0.001789	0.002064	0.002082
Burj Staff Saving	Monthly	0.001997	0.002064	0.002082
Burj Musharahah Saving Account	Monthly	0.001997	0.002064	0.002082
LCY Education Plan Deposits	Monthly	0.001997	0.002064	0.002082
Burj Business Account	Monthly	0.000001	0.000001	0.000001
Burj Premium Saving Deposit - Corporate	Monthly	0.004160	0.004120	0.004155

LCY Savings Monthly

0 to 4,999,999	Monthly	0.001789	0.002064	0.002082
5,000,000 to 9,999,999	Monthly	0.001789	0.002064	0.002082
10,000,000 to 14,999,999	Monthly	0.002121	0.002122	0.002099
15,000,000 to 19,999,999	Monthly	0.002288	0.002289	0.002115
20,000,000 to 29,999,999	Monthly	0.002537	0.002539	0.002141
30,000,000 to 39,999,999	Monthly	0.002953	0.002955	0.002157
40,000,000 to 49,999,999	Monthly	0.003369	0.003371	0.002174
50,000,000 to 99,999,999	Monthly	0.003744	0.003745	0.002560
100,000,000 and Above	Monthly	0.003827	0.003829	0.003609

LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly	0.001789	0.002064	0.002082
5,000,000 to 9,999,999	Six Monthly	0.001830	0.002064	0.002082
10,000,000 to 14,999,999	Six Monthly	0.002163	0.002164	0.002115
15,000,000 to 19,999,999	Six Monthly	0.002329	0.002330	0.002141
20,000,000 to 29,999,999	Six Monthly	0.002579	0.002580	0.002157
30,000,000 to 39,999,999	Six Monthly	0.002995	0.002996	0.002174
40,000,000 to 49,999,999	Six Monthly	0.003411	0.003412	0.002560
50,000,000 to 99,999,999	Six Monthly	0.003744	0.003745	0.002602
100,000,000 and Above	Six Monthly	0.003952	0.003953	0.002602

LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly	0.001789	0.002064	0.002082
50,000 to 1,999,999	Monthly	0.002246	0.002247	0.002266
2,000,000 to 4,999,999	Monthly	0.002704	0.002705	0.002728
5,000,000 to 9,999,999	Monthly	0.003037	0.003038	0.003064
10,000,000 and Above	Monthly	0.001789	0.002064	0.002082

LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly	0.001789	0.002064	0.002082
100,000 to 999,999	Monthly	0.003078	0.003080	0.003106
1,000,000 to 1,999,999	Monthly	0.003452	0.003454	0.003484
2,000,000 to 4,999,999	Monthly	0.003536	0.003537	0.003568
5,000,000 to 9,999,999	Monthly	0.003660	0.003662	0.003693
10,000,000 and Above	Monthly	0.003744	0.003745	0.003777

Term Deposits**1 Month**

0 to 999,999	Monthly	0.003369	0.003371	0.003400
1,000,000 to 4,999,999	Monthly	0.003702	0.003704	0.003735
5,000,000 to 9,999,999	Monthly	0.003827	0.003829	0.003861
10,000,000 to 49,999,999	Monthly	0.003910	0.003912	0.003945
50,000,000 to 99,999,999	Monthly	0.003993	0.003995	0.004029
100,000,000 and Above	Monthly	0.004160	0.004120	0.004155
3 Months	Monthly	0.004035	0.004037	0.004029
3 Months	At Maturity	0.004076	0.004078	0.004071
6 Months	Monthly	0.004492	0.004453	0.004491
6 Months	Quarterly	0.004517	0.004478	0.004516
6 Months	At Maturity	0.004576	0.004536	0.004575
1 Year	Monthly	0.004409	0.004370	0.004365
1 Year	Quarterly	0.004492	0.004453	0.004491
1 Year	At Maturity	0.004700	0.004661	0.004701
2 Years	At Maturity	0.004617	0.004578	0.004617
3 Years	Six Monthly	0.004784	0.004744	0.004785
3 Years	At Maturity	0.004867	0.004827	0.004869
5 Years	Six Monthly	0.005283	0.005243	0.005288
5 Years	At Maturity	0.005324	0.005285	0.005330

Burj Monthly Income Account

3 Months	Monthly	0.003744	0.003745	0.003777
6 Months	Monthly	0.003827	0.003829	0.003861
1 Year				
0 to 999,999	Monthly	0.004076	0.004078	0.004113
1,000,000 to 4,999,999	Monthly	0.004118	0.004120	0.004155
5,000,000 to 14,999,999	Monthly	0.004160	0.004120	0.004155
15,000,000 to 29,999,999	Monthly	0.004201	0.004161	0.004197
30,000,000 to 49,999,999	Monthly	0.004243	0.004203	0.004239
50,000,000 to 99,999,999	Monthly	0.004284	0.004245	0.004281
100,000,000 to 299,999,999	Monthly	0.004284	0.004245	0.004281
300,000,000 and Above	Monthly	0.004284	0.004245	0.004281
3 Years	Monthly	0.004576	0.004536	0.004575
5 Years	Monthly	0.004742	0.004702	0.004743

Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	0.001789	0.002064	0.002082
3,000,000 to 4,999,999	Monthly	0.002579	0.002580	0.002602

5,000,000 to 9,999,999	Monthly	0.002745	0.002747	0.002770
10,000,000 to 14,999,999	Monthly	0.002870	0.002871	0.002896
15,000,000 to 19,999,999	Monthly	0.003037	0.003038	0.003064
20,000,000 to 29,999,999	Monthly	0.003536	0.003537	0.003568
30,000,000 to 49,999,999	Monthly	0.003660	0.003662	0.003693
50,000,000 to 99,999,999	Monthly	0.003827	0.003829	0.003861
100,000,000 and Above	Monthly	0.003910	0.003912	0.003945

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.003952	0.003953	0.003987
50,000,000 to 99,999,999	Monthly	0.004035	0.004037	0.004071
100,000,000 to 199,999,999	Monthly	0.004118	0.004120	0.004155
200,000,000 to 299,999,999	Monthly	0.004160	0.004120	0.004155
300,000,000 to 399,999,999	Monthly	0.003993	0.003995	0.004029
400,000,000 to 499,999,999	Monthly	0.003993	0.003995	0.004029
500,000,000 and Above	Monthly	0.003993	0.003995	0.004029

Burj Super Saving Deposit - FI

0 to 999,999	Monthly	0.002205	0.002206	0.002224
1,000,000 to 24,999,999	Monthly	0.003910	0.003912	0.003945
25,000,000 to 49,999,999	Monthly	0.003993	0.003995	0.004029
50,000,000 to 99,999,999	Monthly	0.004076	0.004078	0.004113
100,000,000 to 199,999,999	Monthly	0.004243	0.004203	0.004239
200,000,000 and Above	Monthly	0.004118	0.004120	0.004155

TF Savings Monthly

0 to 4,999,999	Monthly	0.001789	0.002064	0.002082
5,000,000 to 9,999,999	Monthly	0.001789	0.002064	0.002082
10,000,000 to 14,999,999	Monthly	0.001789	0.002064	0.002082
15,000,000 to 19,999,999	Monthly	0.001789	0.002064	0.002082
20,000,000 to 29,999,999	Monthly	0.001789	0.002064	0.002082
30,000,000 to 39,999,999	Monthly	0.002121	0.002122	0.002141
40,000,000 to 49,999,999	Monthly	0.002537	0.002539	0.002560
50,000,000 to 99,999,999	Monthly	0.003037	0.003038	0.003064
100,000,000 and Above	Monthly	0.003452	0.003454	0.003484



Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeem Ul Haq Siddiqui
Resident Shariah Board Member



Tamim Shabbir
Chief Financial Officer

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM FEBRUARY 2018

FOREIGN CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	December-17	January-18	February-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	0.017876
1,000,000 and Above	At Maturity	0.035753	0.035753	0.035753

3 Months [GBP]

0 to 999,999	At Maturity	0.017876	0.017876	0.017876
1,000,000 and Above	At Maturity	0.035753	0.035753	0.035753

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



Ahmed Nasir
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