



INST/2018/034

April 30, 2018

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

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM MAY, 2018

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

LOCAL CURRENCY

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

	Payment Frequency	Weightages		
Saving Accounts	Six monthly	0.002050	0.002148	0.002147
Albaraka Business Plus	Monthly	0.000058	0.000058	0.000058
Saving Accounts	Monthly	0.002050	0.002148	0.002147
Tif'l-Young Saver Account	Quarterly	0.003224	0.003210	0.003207
Asaan Saving Deposit Account	Monthly	0.002050	0.002148	0.002147

Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly	0.002050	0.002148	0.002147
1,000,000 to 4,999,999	Monthly	0.002108	0.002148	0.002147
5,000,000 to 9,999,999	Monthly	0.002232	0.002222	0.002221
10,000,000 to 24,999,999	Monthly	0.002315	0.002304	0.002303
25,000,000 to 49,999,999	Monthly	0.002439	0.002428	0.002426
50,000,000 to 99,999,999	Monthly	0.002480	0.002469	0.002467
100,000,000 to 149,999,999	Monthly	0.002522	0.002510	0.002508
150,000,000 to 199,999,999	Monthly	0.002604	0.002592	0.002591
200,000,000 to 249,999,999	Monthly	0.002811	0.002798	0.002796
250,000,000 to 499,999,999	Monthly	0.003224	0.003210	0.003207
500,000,000 and above	Monthly	0.003845	0.003827	0.003824

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	0.002050	0.002148	0.002147
10,000,000 to 29,999,999	Monthly	0.002315	0.002304	0.002303
30,000,000 to 49,999,999	Monthly	0.002398	0.002387	0.002385
50,000,000 to 149,999,999	Monthly	0.002480	0.002469	0.002467
150,000,000 to 249,999,999	Monthly	0.002522	0.002510	0.002508
250,000,000 to 299,999,999	Monthly	0.002770	0.002757	0.002755
300,000,000 to 399,999,999	Monthly	0.003142	0.003127	0.003125
400,000,000 to 499,999,999	Monthly	0.004258	0.004238	0.004236
500,000,000 to 749,999,999	Monthly	0.003473	0.003457	0.003454
750,000,000 to 999,999,999	Monthly	0.003473	0.003457	0.003454
1,000,000,000 to above	Monthly	0.003473	0.003457	0.003454

Halal Munafa Account

On First 500,000	Monthly	0.002050	0.002148	0.002147
On Next 4,500,000	Monthly	0.002811	0.002798	0.002796
On Next 5,000,000	Monthly	0.002894	0.002880	0.002879
On Next 10,000,000	Monthly	0.003018	0.003004	0.003002
On Next 30,000,000	Monthly	0.003597	0.003580	0.003578
On amount above 50,000,000	Monthly	0.002050	0.002148	0.002147

Incentive Accounts

0 to 99,999	Monthly	0.002050	0.002148	0.002147
100,000 to 9,999,999	Monthly	0.002398	0.002387	0.002385
10,000,000 to 49,999,999	Monthly	0.002811	0.002798	0.002796
50,000,000 to 99,999,999	Monthly	0.003390	0.003374	0.003372
100,000,000 to 399,999,999	Monthly	0.003845	0.003950	0.003948
400,000,000 and above	Monthly	0.004258	0.004279	0.004277

Khazana Account

0 to 249,999	Monthly / Quarterly	0.002050	0.002148	0.002147
250,000 to 4,999,999	Monthly / Quarterly	0.002232	0.002222	0.002221
5,000,000 to 9,999,999	Monthly / Quarterly	0.002356	0.002345	0.002344
10,000,000 to 24,999,999	Monthly / Quarterly	0.002398	0.002387	0.002385
25,000,000 to 49,999,999	Monthly / Quarterly	0.002563	0.002551	0.002550
50,000,000 to 99,999,999	Monthly / Quarterly	0.002728	0.002716	0.002714
100,000,000 to 249,999,999	Monthly / Quarterly	0.003142	0.003127	0.003125
250,000,000 to 299,999,999	Monthly / Quarterly	0.004217	0.004197	0.004194
300,000,000 to 399,999,999	Monthly / Quarterly	0.004217	0.004197	0.004194
400,000,000 to 499,999,999	Monthly / Quarterly	0.003721	0.003703	0.003701
500,000,000 to 749,999,999	Monthly / Quarterly	0.003845	0.003827	0.003824
750,000,000 to 1,000,000,000	Monthly / Quarterly	0.004919	0.004897	0.004893
1,000,000,001 and above	Monthly / Quarterly	0.005002	0.004979	0.004978

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	0.002050	0.002148	0.002147
10,000,001 to 100,000,000	Monthly	0.004671	0.004650	0.004649
100,000,001 to 500,000,000	Monthly	0.004837	0.004814	0.004813
500,000,001 to 1,500,000,000	Monthly	0.004878	0.004856	0.004855
1,500,000,001 to 3,500,000,000	Monthly	0.004919	0.004897	0.004896

3,500,000,001 & Above	Monthly	0.005002	0.004979	0.005058
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Mahana Barkah Account

On First 10,000	Monthly	0.002050	0.002148	0.002147
On Next 4,990,000	Monthly	0.003018	0.003004	0.003002
On amount above 5,000,000	Monthly	0.002050	0.002148	0.002147

Senior Citizen Account

Rs 0 to 249,999	Monthly	0.002563	0.002551	0.002550
Rs 250,000 to 999,999	Monthly	0.003183	0.003168	0.003166
Rs 1,000,000 to 4,999,999	Monthly	0.003638	0.003621	0.003619
Rs 5,000,000 to 9,999,999	Monthly	0.004217	0.004197	0.004194
Rs 10,000,000 and above	Monthly	0.004795	0.004773	0.004770

Term Deposits

1Month				
0 to 4,999,999	At Maturity	0.002852	0.002839	0.002837
5,000,000 to 9,999,999	At Maturity	0.002894	0.002880	0.002879
10,000,000 to 14,999,999	At Maturity	0.002935	0.002922	0.002920
15,000,000 to 24,999,999	At Maturity	0.002976	0.002963	0.002961
25,000,000 to 49,999,999	At Maturity	0.003183	0.003168	0.003166
50,000,000 to 99,999,999	At Maturity	0.003390	0.003374	0.003372
100,000,000 to 199,999,999	At Maturity	0.003473	0.003457	0.003454
200,000,000 to 499,999,999	At Maturity	0.003597	0.003580	0.003578
500,000,000 to 999,999,999	At Maturity	0.003969	0.003950	0.003948
1000,000,000 to 1,499,999,999	At Maturity	0.004051	0.004033	0.004030
1,500,000,000 to Above	At Maturity	0.004093	0.004074	0.004071
3Months				
0 to 4,999,999	At Maturity	0.003473	0.003457	0.003454
5,000,000 to 9,999,999	At Maturity	0.003555	0.003539	0.003536
10,000,000 to 14,999,999	At Maturity	0.003638	0.003621	0.003619
15,000,000 to 49,999,999	At Maturity	0.003721	0.003703	0.003701
50,000,000 to 99,999,999	At Maturity	0.004423	0.004403	0.004400
100,000,000 to 199,999,999	At Maturity	0.004754	0.004814	0.004811
200,000,000 to 299,999,999	At Maturity	0.004754	0.004856	0.004852
300,000,000 to 399,999,999	At Maturity	0.004795	0.004897	0.004893
400,000,000 to 499,999,999	At Maturity	0.004837	0.004897	0.004893
500,000,000 to 999,999,999	At Maturity	0.004878	0.004938	0.004935
1000,000,000 to 1,499,999,999	At Maturity	0.005043	0.005020	0.005017
1,500,000,000 to Above	At Maturity	0.005043	0.005020	0.005017
6Months				
0 to 4,999,999	At Maturity	0.003638	0.003621	0.003619
5,000,000 to 9,999,999	At Maturity	0.003762	0.003745	0.003742
10,000,000 to 14,999,999	At Maturity	0.003803	0.003786	0.003783
15,000,000 to 49,999,999	At Maturity	0.003927	0.003909	0.003907
50,000,000 to 99,999,999	At Maturity	0.004051	0.004033	0.004030
100,000,000 to 199,999,999	At Maturity	0.004713	0.004691	0.004688
200,000,000 to 499,999,999	At Maturity	0.004837	0.004814	0.004811
500,000,000 to 999,999,999	At Maturity	0.004878	0.004856	0.004852
1000,000,000 to 1,499,999,999	At Maturity	0.005002	0.004979	0.004976
1,500,000,000 to Above	At Maturity	0.004961	0.004938	0.004935
1Year - Monthly				
0 to 4,999,999	Monthly	0.004093	0.004074	0.004071
5,000,000 to 9,999,999	Monthly	0.004134	0.004115	0.004112
10,000,000 to 14,999,999	Monthly	0.004217	0.004197	0.004194
15,000,000 to 29,999,999	Monthly	0.004258	0.004238	0.004236
30,000,000 to 49,999,999	Monthly	0.004299	0.004279	0.004277
50,000,000 to 99,999,999	Monthly	0.004423	0.004403	0.004400
100,000,000 to 199,999,999	Monthly	0.004630	0.004609	0.004606
200,000,000 to 499,999,999	Monthly	0.004671	0.004650	0.004647
500,000,000 and above	Monthly	0.004919	0.004897	0.004893
1Year - Quarterly				
0 to 4,999,999	Quarterly	0.004093	0.004074	0.004071
5,000,000 to 9,999,999	Quarterly	0.004134	0.004115	0.004112
10,000,000 to 14,999,999	Quarterly	0.004217	0.004197	0.004194
15,000,000 to 49,999,999	Quarterly	0.004258	0.004238	0.004236
50,000,000 to 99,999,999	Quarterly	0.004423	0.004403	0.004400
100,000,000 to 199,999,999	Quarterly	0.004506	0.004485	0.004482
200,000,000 to 499,999,999	Quarterly	0.004630	0.004609	0.004606
500,000,000 and above	Quarterly	0.004919	0.004897	0.004893
1Year - Maturity				
0 to 4,999,999	At Maturity	0.004382	0.004362	0.004359
5,000,000 to 9,999,999	At Maturity	0.004382	0.004362	0.004359
10,000,000 to 14,999,999	At Maturity	0.004423	0.004403	0.004400
15,000,000 to 49,999,999	At Maturity	0.004423	0.004403	0.004400
50,000,000 to 99,999,999	At Maturity	0.004423	0.004403	0.004400
100,000,000 to 199,999,999	At Maturity	0.004713	0.004691	0.004688
200,000,000 to 499,999,999	At Maturity	0.004961	0.004938	0.004935
500,000,000 to 749,999,999	At Maturity	0.005209	0.005185	0.005181
750,000,000 to 999,999,999	At Maturity	0.005333	0.005308	0.005305

1,000,000,000 and above	At Maturity	0.005333	0.005308	0.005305
2Years	At Maturity	0.004382	0.004362	0.004359
3Years	Monthly	0.004423	0.004403	0.004400
3Years	Quarterly	0.004506	0.004485	0.004482
3Years	At Maturity	0.004630	0.004609	0.004606
5Years	Monthly	0.004919	0.004897	0.004893
5Years	Quarterly	0.005085	0.005061	0.005058
5Years	At Maturity	0.005250	0.005226	0.005222

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	0.004051	0.004033	0.004030
100,000,001 to 200,000,000	At Maturity	0.004093	0.004074	0.004071
200,000,001 to 300,000,000	At Maturity	0.004134	0.004115	0.004112
300,000,001 to 400,000,000	At Maturity	0.004175	0.004156	0.004153
400,000,001 to 500,000,000	At Maturity	0.004217	0.004197	0.004194
500,000,001 to 750,000,000	At Maturity	0.004258	0.004238	0.004236
750,000,001 to 1000,000,000	At Maturity	0.004299	0.004279	0.004277
1000,000,001 and above	At Maturity	0.004341	0.004321	0.004318
3Months				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.004051	0.004033	0.004030
100,000,001 to 200,000,000	At Maturity	0.004217	0.004197	0.004194
200,000,001 to 300,000,000	At Maturity	0.004258	0.004238	0.004236
300,000,001 to 400,000,000	At Maturity	0.004299	0.004279	0.004277
400,000,001 to 500,000,000	At Maturity	0.004341	0.004321	0.004318
500,000,001 to 750,000,000	At Maturity	0.004382	0.004362	0.004359
750,000,001 to 1000,000,000	At Maturity	0.004423	0.004403	0.004400
1000,000,001 and above	At Maturity	0.004465	0.004444	0.004441

Mahana Amadni Scheme

1 year

0 to 9,999,999	Monthly	0.003803	0.003786	0.003783
10,000,000 to 14,999,999	Monthly	0.003886	0.003868	0.003865
15,000,000 to 49,999,999	Monthly	0.004093	0.004074	0.004071
50,000,000 to 99,999,999	Monthly	0.004217	0.004197	0.004194
100,000,000 to 199,999,999	Monthly	0.004423	0.004403	0.004400
200,000,000 to 499,999,999	Monthly	0.004630	0.004609	0.004606
500,000,000 and above	Monthly	0.004754	0.004732	0.004729
2 year	Monthly	0.003803	0.003786	0.003783
3 year	Monthly	0.003927	0.003909	0.003907
4 year	Monthly	0.003969	0.003950	0.003948
5 year	Monthly	0.004010	0.003991	0.003989

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.003224	0.003210	0.003207
50,000 to 499,999	At Maturity	0.003307	0.003292	0.003290
500,000 to 999,999	At Maturity	0.003431	0.003415	0.003413
1,000,000 to 2,999,999	At Maturity	0.003638	0.003621	0.003619
6 Months				
0 to 49,999	At Maturity	0.003224	0.003210	0.003207
50,000 to 499,999	At Maturity	0.003349	0.003333	0.003331
500,000 to 999,999	At Maturity	0.003431	0.003415	0.003413
1,000,000 to 2,999,999	At Maturity	0.003679	0.003662	0.003660
1 Year				
0 to 49,999	Six Monthly	0.003638	0.003621	0.003619
50,000 to 499,999	Six Monthly	0.003845	0.003827	0.003824
500,000 to 999,999	Six Monthly	0.004051	0.004033	0.004030
1,000,000 to 2,999,999	Six Monthly	0.004093	0.004074	0.004071
3,000,000 to 4,999,999	Six Monthly	0.004217	0.004197	0.004194
5,000,000 to 9,999,999	Six Monthly	0.004423	0.004403	0.004400
10,000,000 to 14,999,999	Six Monthly	0.004630	0.004609	0.004606
2 Years	Six Monthly	0.003638	0.003621	0.003619
3 Years	Six Monthly	0.003845	0.003827	0.003824
5 Years	Six Monthly	0.004051	0.004033	0.004030

Tier-II Sukuk

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.006135	0.006427	0.006423
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005945	0.005917	0.005913

Minor Account	Monthly	0.002050	0.002148	0.002147
Burj Staff Saving	Monthly	0.002050	0.002148	0.002147
Burj Musharahah Saving Account	Monthly	0.002050	0.002148	0.002147
LCY Education Plan Deposits	Monthly	0.002050	0.002148	0.002147
Burj Business Account	Monthly	0.000001	0.000001	0.000001

Burj Premium Saving Deposit - Corporate	Monthly	0.004093	0.004074	0.004071
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LCY Savings Monthly

0 to 4,999,999	Monthly	0.002050	0.002148	0.002147
5,000,000 to 9,999,999	Monthly	0.002050	0.002148	0.002147
10,000,000 to 14,999,999	Monthly	0.002067	0.002148	0.002147
15,000,000 to 19,999,999	Monthly	0.002084	0.002148	0.002147
20,000,000 to 29,999,999	Monthly	0.002108	0.002148	0.002147
30,000,000 to 39,999,999	Monthly	0.002125	0.002148	0.002147
40,000,000 to 49,999,999	Monthly	0.002141	0.002148	0.002147
50,000,000 to 99,999,999	Monthly	0.002522	0.002510	0.002508
100,000,000 and Above	Monthly	0.003555	0.003539	0.003536

LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly	0.002050	0.002148	0.002147
5,000,000 to 9,999,999	Six Monthly	0.002050	0.002148	0.002147
10,000,000 to 14,999,999	Six Monthly	0.002084	0.002148	0.002147
15,000,000 to 19,999,999	Six Monthly	0.002108	0.002148	0.002147
20,000,000 to 29,999,999	Six Monthly	0.002125	0.002148	0.002147
30,000,000 to 39,999,999	Six Monthly	0.002141	0.002148	0.002147
40,000,000 to 49,999,999	Six Monthly	0.002522	0.002510	0.002508
50,000,000 to 99,999,999	Six Monthly	0.002563	0.002551	0.002550
100,000,000 and Above	Six Monthly	0.002563	0.002551	0.002550

LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly	0.002050	0.002148	0.002147
50,000 to 1,999,999	Monthly	0.002232	0.002222	0.002221
2,000,000 to 4,999,999	Monthly	0.002687	0.002675	0.002673
5,000,000 to 9,999,999	Monthly	0.003018	0.003004	0.003002
10,000,000 and Above	Monthly	0.002050	0.002148	0.002147

LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly	0.002050	0.002148	0.002147
100,000 to 999,999	Monthly	0.003059	0.003045	0.003043
1,000,000 to 1,999,999	Monthly	0.003431	0.003415	0.003413
2,000,000 to 4,999,999	Monthly	0.003514	0.003498	0.003495
5,000,000 to 9,999,999	Monthly	0.003638	0.003621	0.003619
10,000,000 and Above	Monthly	0.003721	0.003703	0.003701

Term Deposits

1 Month

0 to 999,999	Monthly	0.003349	0.003333	0.003331
1,000,000 to 4,999,999	Monthly	0.003679	0.003662	0.003660
5,000,000 to 9,999,999	Monthly	0.003803	0.003786	0.003783
10,000,000 to 49,999,999	Monthly	0.003886	0.003868	0.003865
50,000,000 to 99,999,999	Monthly	0.003969	0.003950	0.003948
100,000,000 and Above	Monthly	0.004093	0.004074	0.004071
3 Months	Monthly	0.003969	0.003950	0.003948
3 Months	At Maturity	0.004010	0.003991	0.003989
6 Months	Monthly	0.004423	0.004403	0.004400
6 Months	Quarterly	0.004448	0.004428	0.004425
6 Months	At Maturity	0.004506	0.004485	0.004482
1 Year	Monthly	0.004299	0.004279	0.004277
1 Year	Quarterly	0.004423	0.004403	0.004400
1 Year	At Maturity	0.004630	0.004609	0.004606
2 Years	At Maturity	0.004547	0.004526	0.004523
3 Years	Six Monthly	0.004713	0.004691	0.004688
3 Years	At Maturity	0.004795	0.004773	0.004770
5 Years	Six Monthly	0.005209	0.005185	0.005181
5 Years	At Maturity	0.005250	0.005226	0.005222

Burj Monthly Income Account

3 Months	Monthly	0.003721	0.003703	0.003701
6 Months	Monthly	0.003803	0.003786	0.003783
1 Year				
0 to 999,999	Monthly	0.004051	0.004033	0.004030
1,000,000 to 4,999,999	Monthly	0.004093	0.004074	0.004071
5,000,000 to 14,999,999	Monthly	0.004093	0.004074	0.004071
15,000,000 to 29,999,999	Monthly	0.004134	0.004115	0.004112
30,000,000 to 49,999,999	Monthly	0.004175	0.004156	0.004153
50,000,000 to 99,999,999	Monthly	0.004217	0.004197	0.004194
100,000,000 to 299,999,999	Monthly	0.004217	0.004197	0.004194
300,000,000 and Above	Monthly	0.004217	0.004197	0.004194
3 Years	Monthly	0.004506	0.004485	0.004482
5 Years	Monthly	0.004671	0.004650	0.004647

Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	0.002050	0.002148	0.002147
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3,000,000 to 4,999,999	Monthly	0.002563	0.002551	0.002550
5,000,000 to 9,999,999	Monthly	0.002728	0.002716	0.002714
10,000,000 to 14,999,999	Monthly	0.002852	0.002839	0.002837
15,000,000 to 19,999,999	Monthly	0.003018	0.003004	0.003002
20,000,000 to 29,999,999	Monthly	0.003514	0.003498	0.003495
30,000,000 to 49,999,999	Monthly	0.003638	0.003621	0.003619
50,000,000 to 99,999,999	Monthly	0.003803	0.003786	0.003783
100,000,000 and Above	Monthly	0.003886	0.003868	0.003865

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.003927	0.003909	0.003907
50,000,000 to 99,999,999	Monthly	0.004010	0.003991	0.003989
100,000,000 to 199,999,999	Monthly	0.004093	0.004074	0.004071
200,000,000 to 299,999,999	Monthly	0.004093	0.004074	0.004071
300,000,000 to 399,999,999	Monthly	0.003969	0.003950	0.003948
400,000,000 to 499,999,999	Monthly	0.003969	0.003950	0.003948
500,000,000 and Above	Monthly	0.003969	0.003950	0.003948

Burj Super Saving Deposit - FI

0 to 999,999	Monthly	0.002191	0.002181	0.002179
1,000,000 to 24,999,999	Monthly	0.003886	0.003868	0.003865
25,000,000 to 49,999,999	Monthly	0.003969	0.003950	0.003948
50,000,000 to 99,999,999	Monthly	0.004051	0.004033	0.004030
100,000,000 to 199,999,999	Monthly	0.004175	0.004156	0.004153
200,000,000 and Above	Monthly	0.004093	0.004074	0.004071

TF Savings Monthly

0 to 4,999,999	Monthly	0.002050	0.002148	0.002147
5,000,000 to 9,999,999	Monthly	0.002050	0.002148	0.002147
10,000,000 to 14,999,999	Monthly	0.002050	0.002148	0.002147
15,000,000 to 19,999,999	Monthly	0.002050	0.002148	0.002147
20,000,000 to 29,999,999	Monthly	0.002050	0.002148	0.002147
30,000,000 to 39,999,999	Monthly	0.002108	0.002148	0.002147
40,000,000 to 49,999,999	Monthly	0.002522	0.002510	0.002508
50,000,000 to 99,999,999	Monthly	0.003018	0.003004	0.003002
100,000,000 and Above	Monthly	0.003431	0.003415	0.003413



Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

30-04-18



Tamim Shabbir
Chief Financial Officer

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM MAY 2018

FOREIGN CURRENCY

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

0 to 999,999	Quarterly	0.019664	0.019664	0.019664
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6 Months [USD]	At Maturity	0.021452	0.021452	0.021452
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6 Months [EURO]	At Maturity	0.021452	0.021452	0.021452
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1 Year [USD]	Quarterly	0.023239	0.023239	0.023239
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1 Year [USD]	At Maturity	0.032177	0.032177	0.032177
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1 Year [GBP]	At Maturity	0.032177	0.032177	0.032177
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Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

30-04-18

For 

Tamim Shabbir
Chief Financial Officer