



INST/2017/122

OCTOBER 30, 2017

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

DECLARED SHARING RATIO & WEIGHTAGES FOR THE MONTH OF NOVEMBER 2017

Enclosed is a Circular received from Finance Department declaring Profit Sharing Ratio & Weightages for the month of November, 2017.

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 NOVEMBER-17
GENERAL POOL 1

LOCAL CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	September-17	October-17	November-17
		40%	40%	40%
		60%	60%	60%

	Payment Frequency	Weightages		
		September-17	October-17	November-17
Saving Accounts	Six monthly	0.00304	0.00306	0.00305
Albaraka Business Plus	Monthly	0.00009	0.00009	0.00009
Saving Accounts	Monthly	0.00304	0.00306	0.00305
Asaan Saving Deposit Account	Monthly	0.00304	0.00306	0.00305
Mudaraba Premium Plus - for individuals				
0 to 999,999	Monthly	0.00304	0.00306	0.00305
1,000,000 to 4,999,999	Monthly	0.00315	0.00315	0.00314
5,000,000 to 9,999,999	Monthly	0.00334	0.00333	0.00333
10,000,000 to 24,999,999	Monthly	0.00346	0.00345	0.00345
25,000,000 to 49,999,999	Monthly	0.00364	0.00364	0.00363
50,000,000 to 99,999,999	Monthly	0.00371	0.00370	0.00369
100,000,000 to 149,999,999	Monthly	0.00377	0.00376	0.00376
150,000,000 to 199,999,999	Monthly	0.00389	0.00389	0.00388
200,000,000 to 249,999,999	Monthly	0.00420	0.00420	0.00419
250,000,000 to 499,999,999	Monthly	0.00482	0.00481	0.00480
500,000,000 and above	Monthly	0.00574	0.00574	0.00573

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	0.00304	0.00306	0.00305
10,000,000 to 29,999,999	Monthly	0.00346	0.00345	0.00345
30,000,000 to 49,999,999	Monthly	0.00358	0.00358	0.00357
50,000,000 to 149,999,999	Monthly	0.00371	0.00370	0.00369
150,000,000 to 249,999,999	Monthly	0.00377	0.00376	0.00376
250,000,000 to 299,999,999	Monthly	0.00414	0.00413	0.00413
300,000,000 to 399,999,999	Monthly	0.00469	0.00469	0.00468
400,000,000 to 499,999,999	Monthly	0.00642	0.00642	0.00640
500,000,000 to 749,999,999	Monthly	0.00525	0.00524	0.00523
750,000,000 to 999,999,999	Monthly	0.00531	0.00531	0.00530
1,000,000,000 and above	Monthly	0.00525	0.00524	0.00523

Halal Munafa Account

On First 500,000	Monthly	0.00304	0.00306	0.00305
On Next 4,500,000	Monthly	0.00420	0.00420	0.00419
On Next 5,000,000	Monthly	0.00432	0.00432	0.00431
On Next 10,000,000	Monthly	0.00457	0.00457	0.00456
On Next 30,000,000	Monthly	0.00525	0.00524	0.00523
On amount above 50,000,000	Monthly	0.00304	0.00306	0.00305

Incentive Accounts

0 to 99,999	Monthly	0.00304	0.00306	0.00305
100,000 to 9,999,999	Monthly	0.00358	0.00358	0.00357
10,000,000 to 49,999,999	Monthly	0.00420	0.00420	0.00419
50,000,000 to 99,999,999	Monthly	0.00506	0.00506	0.00505
100,000,000 to 399,999,999	Monthly	0.00574	0.00574	0.00573
400,000,000 and above	Monthly	0.00642	0.00642	0.00640

Khazana Account

0 to 249,999	Monthly / Quarterly	0.00304	0.00306	0.00305
250,000 to 4,999,999	Monthly / Quarterly	0.00334	0.00333	0.00333
5,000,000 to 9,999,999	Monthly / Quarterly	0.00352	0.00352	0.00351
10,000,000 to 24,999,999	Monthly / Quarterly	0.00358	0.00358	0.00357
25,000,000 to 49,999,999	Monthly / Quarterly	0.00383	0.00382	0.00382
50,000,000 to 99,999,999	Monthly / Quarterly	0.00408	0.00407	0.00406
100,000,000 to 249,999,999	Monthly / Quarterly	0.00469	0.00469	0.00468
250,000,000 to 299,999,999	Monthly / Quarterly	0.00543	0.00543	0.00622
300,000,000 to 399,999,999	Monthly / Quarterly	0.00679	0.00679	0.00634
400,000,000 to 499,999,999	Monthly / Quarterly	0.00556	0.00555	0.00554
500,000,000 to 749,999,999	Monthly / Quarterly	0.00574	0.00574	0.00573
750,000,000 to 1,000,000,000	Monthly / Quarterly	0.00767	0.00766	0.00739
1,000,000,001 and above	Monthly / Quarterly	0.00618	0.00617	0.00739

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	0.00304	0.00306	0.00305
10,000,001 to 100,000,000	Monthly	0.00655	0.00654	0.00653

100,000,001 to 500,000,000	Monthly	0.00686	0.00685	0.00683
500,000,001 to 1,500,000,000	Monthly	0.00692	0.00691	0.00690
1,500,000,001 to 3,500,000,000	Monthly	0.00698	0.00697	0.00696
3,500,000,001 & Above	Monthly	0.00704	0.00703	0.00720

Mahana Barkah Account

On First 10,000	Monthly	0.00304	0.00306	0.00305
On Next 4,990,000	Monthly	0.00457	0.00457	0.00456
On amount above 5,000,000	Monthly	0.00304	0.00306	0.00305

Tifl-Young Saver Account	Quarterly	0.00482	0.00481	0.00480
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Senior Citizen Account

Rs 0 to 249,999	Monthly	0.00383	0.00382	0.00382
Rs 250,000 to 999,999	Monthly	0.00476	0.00475	0.00474
Rs 1,000,000 to 4,999,999	Monthly	0.00543	0.00543	0.00542
Rs 5,000,000 to 9,999,999	Monthly	0.00630	0.00629	0.00628
Rs 10,000,000 and above	Monthly	0.00704	0.00703	0.00702

Term Deposits

1Month				
0 to 4,999,999	At Maturity	0.00426	0.00426	0.00425
5,000,000 to 9,999,999	At Maturity	0.00432	0.00432	0.00431
10,000,000 to 14,999,999	At Maturity	0.00438	0.00438	0.00437
15,000,000 to 24,999,999	At Maturity	0.00445	0.00444	0.00443
25,000,000 to 49,999,999	At Maturity	0.00476	0.00475	0.00474
50,000,000 to 99,999,999	At Maturity	0.00506	0.00506	0.00505
100,000,000 to 199,999,999	At Maturity	0.00519	0.00518	0.00517
200,000,000 to 499,999,999	At Maturity	0.00537	0.00537	0.00536
500,000,000 to 999,999,999	At Maturity	0.00593	0.00592	0.00591
1000,000,000 to 1,499,999,999	At Maturity	0.00605	0.00605	0.00603
1,500,000,000 to Above	At Maturity	0.00618	0.00617	0.00616
3Months				
0 to 4,999,999	At Maturity	0.00519	0.00518	0.00517
5,000,000 to 9,999,999	At Maturity	0.00531	0.00531	0.00530
10,000,000 to 14,999,999	At Maturity	0.00543	0.00543	0.00542
15,000,000 to 49,999,999	At Maturity	0.00556	0.00555	0.00554
50,000,000 to 99,999,999	At Maturity	0.00618	0.00666	0.00665
100,000,000 to 199,999,999	At Maturity	0.00692	0.00691	0.00720
200,000,000 to 499,999,999	At Maturity	0.00692	0.00691	0.00690
500,000,000 to 999,999,999	At Maturity	0.00698	0.00722	0.00727
1000,000,000 to 1,499,999,999	At Maturity	0.00760	0.00759	0.00757
1,500,000,000 to Above	At Maturity	0.00760	0.00759	0.00757
6Months				
0 to 4,999,999	At Maturity	0.00543	0.00543	0.00542
5,000,000 to 9,999,999	At Maturity	0.00562	0.00561	0.00560
10,000,000 to 14,999,999	At Maturity	0.00568	0.00568	0.00567
15,000,000 to 49,999,999	At Maturity	0.00587	0.00586	0.00585
50,000,000 to 99,999,999	At Maturity	0.00605	0.00605	0.00603
100,000,000 to 199,999,999	At Maturity	0.00636	0.00635	0.00634
200,000,000 to 499,999,999	At Maturity	0.00716	0.00716	0.00714
500,000,000 to 999,999,999	At Maturity	0.00661	0.00660	0.00659
1000,000,000 to 1,499,999,999	At Maturity	0.00599	0.00598	0.00597
1,500,000,000 to Above	At Maturity	0.00618	0.00617	0.00616
1Year - Monthly				
0 to 4,999,999	Monthly	0.00618	0.00617	0.00616
5,000,000 to 9,999,999	Monthly	0.00624	0.00623	0.00622
10,000,000 to 14,999,999	Monthly	0.00636	0.00635	0.00634
15,000,000 to 29,999,999	Monthly	0.00642	0.00642	0.00640
30,000,000 to 49,999,999	Monthly	0.00648	0.00648	0.00647
50,000,000 to 99,999,999	Monthly	0.00667	0.00666	0.00665
100,000,000 to 199,999,999	Monthly	0.00698	0.00697	0.00696
200,000,000 to 499,999,999	Monthly	0.00704	0.00703	0.00702
500,000,000 and above	Monthly	0.00741	0.00740	0.00739
1Year - Quarterly				
0 to 4,999,999	Quarterly	0.00618	0.00617	0.00616
5,000,000 to 9,999,999	Quarterly	0.00624	0.00623	0.00622
10,000,000 to 14,999,999	Quarterly	0.00636	0.00635	0.00634
15,000,000 to 49,999,999	Quarterly	0.00642	0.00642	0.00640
50,000,000 to 99,999,999	Quarterly	0.00667	0.00666	0.00665
100,000,000 to 199,999,999	Quarterly	0.00679	0.00679	0.00677
200,000,000 to 499,999,999	Quarterly	0.00698	0.00697	0.00696
500,000,000 and above	Quarterly	0.00741	0.00740	0.00739
1Year - Maturity				
0 to 4,999,999	At Maturity	0.00661	0.00660	0.00659
5,000,000 to 9,999,999	At Maturity	0.00661	0.00660	0.00659
10,000,000 to 14,999,999	At Maturity	0.00667	0.00666	0.00665
15,000,000 to 49,999,999	At Maturity	0.00667	0.00666	0.00665
50,000,000 to 99,999,999	At Maturity	0.00667	0.00666	0.00665
100,000,000 to 199,999,999	At Maturity	0.00698	0.00697	0.00696
200,000,000 to 499,999,999	At Maturity	0.00710	0.00709	0.00708

500,000,000 to 749,999,999	At Maturity	0.00741	0.00740	0.00739
750,000,000 to 999,999,999	At Maturity	0.00760	0.00759	0.00757
1,000,000,000 and above	At Maturity	0.00772	0.00771	0.00770
2Years	At Maturity	0.00661	0.00660	0.00659
3Years	Monthly	0.00667	0.00666	0.00665
3Years	Quarterly	0.00679	0.00679	0.00677
3Years	At Maturity	0.00698	0.00697	0.00696
5Years	Monthly	0.00741	0.00740	0.00739
5Years	Quarterly	0.00766	0.00765	0.00764
5Years	At Maturity	0.00791	0.00790	0.00788

Term Deposits - FI's

1Month				
10,000,000 to 100,000,000	At Maturity	0.00605	0.00605	0.00603
100,000,001 to 200,000,000	At Maturity	0.00618	0.00617	0.00616
200,000,001 to 300,000,000	At Maturity	0.00624	0.00623	0.00622
300,000,001 to 400,000,000	At Maturity	0.00630	0.00629	0.00628
400,000,001 to 500,000,000	At Maturity	0.00636	0.00635	0.00634
500,000,001 to 750,000,000	At Maturity	0.00642	0.00642	0.00640
750,000,001 to 1000,000,000	At Maturity	0.00648	0.00648	0.00647
1000,000,001 and above	At Maturity	0.00655	0.00654	0.00653
3Months				
10,000,000 to 100,000,000	At Maturity	0.00605	0.00605	0.00603
100,000,001 to 200,000,000	At Maturity	0.00636	0.00635	0.00634
200,000,001 to 300,000,000	At Maturity	0.00642	0.00642	0.00640
300,000,001 to 400,000,000	At Maturity	0.00648	0.00648	0.00647
400,000,001 to 500,000,000	At Maturity	0.00655	0.00654	0.00653
500,000,001 to 750,000,000	At Maturity	0.00661	0.00660	0.00659
750,000,001 to 1000,000,000	At Maturity	0.00667	0.00666	0.00665
1000,000,001 and above	At Maturity	0.00673	0.00672	0.00671

Mahana Amadni Scheme


1 year				
0 to 9,999,999	Monthly	0.00568	0.00568	0.00567
10,000,000 to 14,999,999	Monthly	0.00581	0.00580	0.00579
15,000,000 to 49,999,999	Monthly	0.00618	0.00617	0.00616
50,000,000 to 99,999,999	Monthly	0.00636	0.00635	0.00634
100,000,000 to 199,999,999	Monthly	0.00667	0.00666	0.00665
200,000,000 to 499,999,999	Monthly	0.00698	0.00697	0.00696
500,000,000 and above	Monthly	0.00716	0.00716	0.00714
2 year	Monthly	0.00568	0.00568	0.00567
3 year	Monthly	0.00587	0.00586	0.00585
4 year	Monthly	0.00593	0.00592	0.00591
5 year	Monthly	0.00599	0.00598	0.00597

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.00482	0.00481	0.00480
50,000 to 499,999	At Maturity	0.00494	0.00494	0.00493
500,000 to 999,999	At Maturity	0.00513	0.00512	0.00511
1,000,000 to 2,999,999	At Maturity	0.00543	0.00543	0.00542
6 Months				
0 to 49,999	At Maturity	0.00482	0.00481	0.00480
50,000 to 499,999	At Maturity	0.00500	0.00500	0.00499
500,000 to 999,999	At Maturity	0.00513	0.00512	0.00511
1,000,000 to 2,999,999	At Maturity	0.00550	0.00549	0.00548
1 Year				
0 to 49,999	Six Monthly	0.00543	0.00543	0.00542
50,000 to 499,999	Six Monthly	0.00574	0.00574	0.00573
500,000 to 999,999	Six Monthly	0.00605	0.00605	0.00603
1,000,000 to 2,999,999	Six Monthly	0.00618	0.00617	0.00616
3,000,000 to 4,999,999	Six Monthly	0.00636	0.00635	0.00634
5,000,000 to 9,999,999	Six Monthly	0.00667	0.00666	0.00665
10,000,000 to 14,999,999	Six Monthly	0.00698	0.00697	0.00696
2 Years	Six Monthly	0.00543	0.00543	0.00542
3 Years	Six Monthly	0.00574	0.00574	0.00573
5 Years	Six Monthly	0.00605	0.00605	0.00603

Tier-II SUKUK

ALBaraka Bank (Pakistan) Ltd SUKUK First Issue	Six monthly	0.00912	0.00916	0.00914
ALBaraka Bank (Pakistan) Ltd SUKUK Second Issue	Six monthly	0.00852	0.00851	0.00850


Ahmed Nasir
Manager - Pool Management


Mufi Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

30/10/2017

For 
Tamara Shabbir
Chief Financial Officer

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM NOVEMBER-17
GENERAL POOL 1

FOREIGN CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	September-17	October-17	November-17
		65%	65%	65%
		35%	35%	35%

Saving Account	Payment Frequency	Weightages		
		September-17	October-17	November-17
USD	Six Monthly	0.00173	0.00156	0.00156
GBP	Six Monthly	0.00058	0.00052	0.00052
EURO	Six Monthly	0.00058	0.00052	0.00052
USD 0 to 50,000	Monthly	0.00289	0.00261	0.00261
USD 50,001 to 100,000	Monthly	0.00577	0.01826	0.01826
USD 100,001 to 200,000	Monthly	0.00866	0.02347	0.02347
USD 200,001 to 500,000	Monthly	0.01155	0.02869	0.02869
USD 500,001 to 1,000,000	Monthly	0.01443	0.03391	0.03391
USD 1,000,001 and above	Monthly	0.01155	0.03912	0.03912
GBP Saving (Below £ 1,000/-)	Monthly	0.00058	0.00052	0.00052
GBP Saving (Above £ 1,000/-)	Monthly	0.00173	0.00156	0.00156
EURO Saving (Below € 1,000/-)	Monthly	0.00058	0.00052	0.00052
EURO Saving (Above € 1,000/-)	Monthly	0.00115	0.00104	0.00104
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00058	0.00052	0.00052
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00115	0.00104	0.00104
UAE Saving (Below AED 5,000/-)	Monthly	0.00058	0.00052	0.00052
UAE Saving (Above AED 5,000/-)	Monthly	0.00115	0.00104	0.00104

Term Deposits [Other than FI's]				
USD 1 Month 0 to 200,000	At Maturity	0.00577	0.00522	0.00522
USD 1 Month 200,001 to 300,000	At Maturity	0.00866	0.00782	0.00782
USD 1 Month 300,001 and 1,000,000	At Maturity	0.01155	0.01043	0.01043
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.01443	0.01304	0.01304
USD 1 Month 2,000,001 and above	At Maturity	0.01732	0.01565	0.01565
USD 3 Months 0 to 250,000	At Maturity	0.02887	0.02608	0.02608
USD 3 Months 250,000 to 300,000	At Maturity	0.05774	0.05216	0.05216
USD 3 Months 300,001 to 500,000	At Maturity	0.08661	0.07825	0.07825
USD 3 Months 500,001 and above	At Maturity	0.11547	0.10433	0.10433
USD 6 Months 0 to 500,000	At Maturity	0.02887	0.02608	0.02608
USD 6 Months 500,001 and above	At Maturity	0.12991	0.11737	0.11737
USD 1 Year & above 0 to 200,000	At Maturity	0.03464	0.03130	0.03130
USD 1 Year & above 200,001 to 300,000	At Maturity	0.07217	0.06521	0.06521
USD 1 Year & above 300,001 to 500,000	At Maturity	0.11547	0.10433	0.10433
USD 1 Year & above 500,001 and above	At Maturity	0.14434	0.13041	0.13041
GBP 1 Month	At Maturity	0.00115	0.00104	0.00104
GBP 3 Months	At Maturity	0.00577	0.00522	0.00522
GBP 6 Months	At Maturity	0.00866	0.00782	0.00782
GBP 1 Year & above	At Maturity	0.01732	0.01565	0.01565
EURO 1 Month	At Maturity	0.00115	0.00104	0.00104
EURO 3 Months	At Maturity	0.00289	0.00261	0.00261
EURO 6 Months	At Maturity	0.00404	0.00365	0.00365
EURO 1 Year & above	At Maturity	0.00577	0.00522	0.00522
UAE Dirham 1 Month	At Maturity	0.00289	0.00261	0.00261
UAE Dirham 3 Months	At Maturity	0.00289	0.00261	0.00261
UAE Dirham 6 Months	At Maturity	0.00289	0.00261	0.00261
UAE Dirham 1 Year & above	At Maturity	0.00289	0.00261	0.00261
JPY 1 Month	At Maturity	0.00115	0.00104	0.00104
JPY 3 Months	At Maturity	0.00115	0.00104	0.00104
JPY 6 Months	At Maturity	0.00115	0.00104	0.00104
JPY 1 Year & above	At Maturity	0.00115	0.00104	0.00104


Ahmed Nasir
Manager - Pool Management


Mufi Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member


Taimm Shabbir
Chief Financial Officer

30/10/2017

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM NOVEMBER-17
GENERAL POOL 2 (FORMERLY BURJ BANK LTD)

LOCAL CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	September-17	October-17	November-17
		50%	50%	50%

	Payment Frequency	Weightages		
		September-17	October-17	November-17
Minor Account	Monthly	0.21040	0.21040	0.21040
Asaan Acc Saving	Monthly	0.21040	0.24260	0.24260

LCY Savings Monthly

0 to 4,999,999	Monthly	0.21040	0.21040	0.21040
5,000,000 to 9,999,999	Monthly	0.21040	0.21040	0.21040
10,000,000 to 14,999,999	Monthly	0.24950	0.24950	0.24950
15,000,000 to 19,999,999	Monthly	0.26910	0.26910	0.26910
20,000,000 to 29,999,999	Monthly	0.29840	0.29840	0.29840
30,000,000 to 39,999,999	Monthly	0.34730	0.34730	0.34730
40,000,000 to 49,999,999	Monthly	0.39620	0.39620	0.39620
50,000,000 to 99,999,999	Monthly	0.44030	0.44030	0.44030
100,000,000 and Above	Monthly	0.45010	0.45010	0.45010

LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly	0.21040	0.21040	0.21040
5,000,000 to 9,999,999	Six Monthly	0.21520	0.21520	0.21520
10,000,000 to 14,999,999	Six Monthly	0.25440	0.25440	0.25440
15,000,000 to 19,999,999	Six Monthly	0.27390	0.27390	0.27390
20,000,000 to 29,999,999	Six Monthly	0.30330	0.30330	0.30330
30,000,000 to 39,999,999	Six Monthly	0.35220	0.35220	0.35220
40,000,000 to 49,999,999	Six Monthly	0.40110	0.40110	0.40110
50,000,000 to 99,999,999	Six Monthly	0.44030	0.44030	0.44030
100,000,000 and Above	Six Monthly	0.46470	0.46470	0.46470

LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly	0.21040	0.21040	0.21040
50,000 to 1,999,999	Monthly	0.26420	0.26420	0.26420
2,000,000 to 4,999,999	Monthly	0.31800	0.31800	0.31800
5,000,000 to 9,999,999	Monthly	0.35710	0.35710	0.35710
10,000,000 and Above	Monthly	0.21040	0.21040	0.21040

LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly	0.21040	0.21040	0.21040
100,000 to 999,999	Monthly	0.36200	0.36200	0.36200
1,000,000 to 1,999,999	Monthly	0.40600	0.40600	0.40600
2,000,000 to 4,999,999	Monthly	0.41580	0.41580	0.41580
5,000,000 to 9,999,999	Monthly	0.43050	0.43050	0.43050
10,000,000 and Above	Monthly	0.44030	0.44030	0.44030

Burj Staff Saving	Monthly	0.23480	0.23480	0.23480
Burj Mushahahar Saving Account	Monthly	0.23480	0.23480	0.23480
LCY Education Plan Deposits	Monthly	0.23480	0.23480	0.23480
LCY Retirement Plan Deposits	Monthly	0.23480	0.23480	0.23480
Burj Business Account	Monthly	0.00010	0.00010	0.00010
Burj Tijarah Premium Account	Monthly	0.00010	0.00010	0.00010

Term Deposits

1 Month				
0 to 999,999	Monthly	0.39620	0.39620	0.39620
1,000,000 to 4,999,999	Monthly	0.43540	0.43540	0.43540
5,000,000 to 9,999,999	Monthly	0.45010	0.45010	0.45010
10,000,000 to 49,999,999	Monthly	0.45980	0.45980	0.45980
50,000,000 to 99,999,999	Monthly	0.46960	0.46960	0.46960
100,000,000 and Above	Monthly	0.48920	0.48920	0.48920
3 Months				
0 to 999,999	Monthly	0.47450	0.47450	0.47450
1,000,000 to 4,999,999	At Maturity	0.47940	0.47940	0.47940
6 Months				
0 to 999,999	Monthly	0.52830	0.52830	0.52830
1,000,000 to 4,999,999	Quarterly	0.53130	0.53130	0.53130
5,000,000 to 9,999,999	At Maturity	0.53810	0.53810	0.53810
1 Year				
0 to 999,999	Monthly	0.51850	0.51850	0.51850
1,000,000 to 4,999,999	Quarterly	0.52830	0.52830	0.52830
5,000,000 to 9,999,999	At Maturity	0.55280	0.55280	0.55280
2 Years				
0 to 999,999	Six Monthly	0.52830	0.52830	0.52830
1,000,000 to 4,999,999	At Maturity	0.54300	0.54300	0.54300
3 Years				
0 to 999,999	Six Monthly	0.56260	0.56260	0.56260
1,000,000 to 4,999,999	At Maturity	0.57240	0.57240	0.57240
5 Years				
0 to 999,999	Six Monthly	0.62130	0.62130	0.62130

5 Years	At Maturity	0.62620	0.62620	0.62620
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Burj Monthly Income Account

3 Months	Monthly	0.44030	0.44030	0.44030
6 Months	Monthly	0.45010	0.45010	0.45010
9 Months	Monthly	0.47940	0.47940	0.47940
1 Year				
0 to 999,999	Monthly	0.47940	0.47940	0.47940
1,000,000 to 4,999,999	Monthly	0.48430	0.48430	0.48430
5,000,000 to 14,999,999	Monthly	0.48920	0.48920	0.48920
15,000,000 to 29,999,999	Monthly	0.49410	0.49410	0.49410
30,000,000 to 49,999,999	Monthly	0.49900	0.49900	0.49900
50,000,000 to 99,999,999	Monthly	0.50390	0.50390	0.50390
100,000,000 to 299,999,999	Monthly	0.50390	0.50390	0.50390
300,000,000 and Above	Monthly	0.50390	0.50390	0.50390
3 Years	Monthly	0.53810	0.53810	0.53810
5 Years	Monthly	0.55770	0.55770	0.55770

Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	0.21040	0.21040	0.21040
3,000,000 to 4,999,999	Monthly	0.30330	0.30330	0.30330
5,000,000 to 9,999,999	Monthly	0.32290	0.32290	0.32290
10,000,000 to 14,999,999	Monthly	0.33750	0.33750	0.33750
15,000,000 to 19,999,999	Monthly	0.35710	0.35710	0.35710
20,000,000 to 29,999,999	Monthly	0.41580	0.41580	0.41580
30,000,000 to 49,999,999	Monthly	0.43050	0.43050	0.43050
50,000,000 to 99,999,999	Monthly	0.45010	0.45010	0.45010
100,000,000 and Above	Monthly	0.45980	0.45980	0.45980

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.46470	0.46470	0.46470
50,000,000 to 99,999,999	Monthly	0.47450	0.47450	0.47450
100,000,000 to 199,999,999	Monthly	0.48430	0.48430	0.48430
200,000,000 to 299,999,999	Monthly	0.48920	0.48920	0.48920
300,000,000 to 399,999,999	Monthly	0.46960	0.46960	0.46960
400,000,000 to 499,999,999	Monthly	0.46960	0.46960	0.46960
500,000,000 and Above	Monthly	0.46960	0.46960	0.46960

Burj Super Saving Deposit - FI

0 to 999,999	Monthly	0.25930	0.25930	0.25930
1,000,000 to 24,999,999	Monthly	0.45980	0.45980	0.45980
25,000,000 to 49,999,999	Monthly	0.46960	0.46960	0.46960
50,000,000 to 99,999,999	Monthly	0.47940	0.47940	0.47940
100,000,000 to 199,999,999	Monthly	0.49900	0.49900	0.49900
200,000,000 and Above	Monthly	0.48430	0.48430	0.48430

TF Savings Monthly

0 to 4,999,999	Monthly	0.21040	0.21040	0.21040
5,000,000 to 9,999,999	Monthly	0.21040	0.21040	0.21040
10,000,000 to 14,999,999	Monthly	0.21040	0.21040	0.21040
15,000,000 to 19,999,999	Monthly	0.21040	0.21040	0.21040
20,000,000 to 29,999,999	Monthly	0.21040	0.21040	0.21040
30,000,000 to 39,999,999	Monthly	0.24950	0.24950	0.24950
40,000,000 to 49,999,999	Monthly	0.29840	0.29840	0.29840
50,000,000 to 99,999,999	Monthly	0.35710	0.35710	0.35710
100,000,000 and Above	Monthly	0.40600	0.40600	0.40600

TF TDR 1 Month

0 to 999,999	Monthly	0.30330	0.30330	0.30330
1,000,000 to 4,999,999	Monthly	0.38160	0.38160	0.38160
5,000,000 to 9,999,999	Monthly	0.39140	0.39140	0.39140
10,000,000 to 49,999,999	Monthly	0.40110	0.40110	0.40110
50,000,000 to 99,999,999	Monthly	0.42070	0.42070	0.42070
100,000,000 and Above	Monthly	0.43050	0.43050	0.43050

Burj Premium Saving Deposit - Corporate	Monthly	0.48920	0.48920	0.48920
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Premium Term Deposits 1 Month

0 to 99,999,999	Monthly	0.48920	0.48920	0.48920
100,000,000 and Above	Monthly	0.50880	0.50880	0.50880

Margin - Deposits	Monthly	0.00030	0.00030	0.00030
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Ahmed Nasir
Manager - Pool Management



Mufi Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

30/10/2017



Tahim Shabbir
Chief Financial Officer

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM NOVEMBER-17
GENERAL POOL 2 (FORMERLY BURJ BANK LTD)


FOREIGN CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	September-17	October-17	November-17
		50%	50%	50%

		Payment Frequency	Weightages		
			<u>September-17</u>	<u>October-17</u>	<u>November-17</u>
Saving Accounts					
FCY Savings HY Non-Corporate	At Maturity	0.00980	0.00980	0.00980	
FCY Savings HY Corporate	At Maturity	0.00980	0.00980	0.00980	

Term Deposits				
1 Month	At Maturity	0.00490	0.00490	0.00490
3 Months	At Maturity	0.04400	0.04400	0.04400
3 Months				
0 to 999,999	At Maturity	0.04890	0.04890	0.04890
1,000,000 and Above	At Maturity	0.09780	0.09780	0.09780
6 Months	Quarterly	0.05380	0.05380	0.05380
6 Months	At Maturity	0.05870	0.05870	0.05870
1 Year	Quarterly	0.06360	0.06360	0.06360
1 Year	At Maturity	0.08810	0.08810	0.08810
2 Years	Quarterly	0.01420	0.01420	0.01420
2 Years	At Maturity	0.01470	0.01470	0.01470
3 Years	Quarterly	0.01520	0.01520	0.01520
3 Years	At Maturity	0.01550	0.01550	0.01550
5 Years	Quarterly	0.01600	0.01600	0.01600
5 Years	At Maturity	0.01640	0.01640	0.01640

Premium Term Deposits				
1 Month	Monthly	0.09780	0.09780	0.09780


Ahmed Nasir
Manager - Pool Management


Mufi Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

30/10/2017

For 
Tareem Shabbir
Chief Financial Officer