



Profit Sharing Ratio	LCY	FCY
Share of Mudarib	30%	80%
Rabb ul Maal	70%	20%

  

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003060
Monthly Payout	

  

Tifl - Young Saver Account	
Profit Calculated on DB	0.003222
Quarterly Payout	

  

Business Plus	
Profit Calculated on MAB	0.000045
Monthly Payout	

  

Shafaqaat Account	
Less than 25K	0.003060
25K - 499.99K	0.003544
500K - 999.99K	0.003866
1M - 4.99M	0.004188
5M - 9.99M	0.004510
10M - 24.99M	0.004671
25M - 49.99M	0.004832
50M - 99.99M	0.004929
Above 100M	0.004671
Profit Calculated on DB	
Monthly Payout	

  

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003060
1M - 9.99M	0.003093
10M - 24.99M	0.003222
25M - 49.99M	0.003383
50M - 99.99M	0.003125
100M - 249.99M	0.003383
250M - 499.99M	0.003705
Above 500M	0.004027
Profit Calculated on DB	
Monthly Payout	

  

Islamic Institution Deposit	
Till 50M	0.003060
50M - 100M	0.006121
100.01M - 500M	0.006507
500.01M - 1.5B	0.006604
1.501B - 2.5B	0.006765
Above 2.5B	0.006765
Profit Calculated on DB	
Monthly Payout	

  

Mahana Barkah Account	
Less than 10K	0.003060
10K - 49.99K	0.003093
50K - 249.99K	0.003222
250K - 499.99K	0.003383
500K - 999.99K	0.003640
1M - 4.99M	0.003801
5M - 9.99M	0.003962
10M - 24.99M	0.004188
Above 25M	0.004349
Profit Calculated on DB	
Monthly Payout	

  

Khazana Account	
Less than 250K	0.003060
250K - 999.99K	0.003093
1M - 9.99M	0.003222
10M - 24.99M	0.003383
25M - 49.99M	0.003544
50M - 99.99M	0.003254
100M - 249.99M	0.003286
250M - 499.99M	0.004349
Above 500M	0.004510
Profit Calculated on MAB	
Monthly Payout	

  

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005380	0.006121	0.006475
5M - 9.99M	0.005541	0.006185	0.006507
10M - 24.99M	0.005670	0.006250	0.006604
25M - 49.99M	0.005831	0.006282	0.006701
50M - 99.99M	0.005992	0.006443	0.006733
100M - 249.99M	0.005831	0.006282	0.006475
250M - 499.99M	0.006153	0.006443	0.006572
500M - 999.99M	0.006443	0.006540	0.006669
Above 1 Billion	0.006507	0.006604	0.006765

  

3 Year Mahana Amadani Shafaqaat	
Slab	3 Years
500K - 10M	0.006926

  

Mahana Amadani Premium		
Slab	1 Year	
100K - 10M	0.006282	
Above 10M	0.006443	

  

Capital Instruments		
Tier II Sukuk 1st Issue	0.008054	
Tier II Sukuk 2nd Issue	0.009819	
Tier I Capital	0.010277	

  

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.006282	0.006282
Above 10M	0.006443	0.006443

  

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005316	0.005638	0.005734	0.005831	0.006121
250K - 499.99K	0.005412	0.005799	0.005895	0.005960	0.006250
500K - 999.99K	0.005444	0.005960	0.006056	0.006121	0.006379
1M - 4.99M	0.005477	0.006121	0.006218	0.006282	0.006507
5M - 9.99M	0.005670	0.006282	0.006379	0.006443	0.006636
10M - 49.99M	0.005767	0.006443	0.006540	0.006604	0.006701
Above 50M	0.005799	0.006604	0.006701	0.006765	0.006765

  

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003705	0.003866	0.004027	0.005477	0.005960	0.006443	0.006507
5M - 9.99M	0.003866	0.004027	0.004188	0.005638	0.006121	0.006475	0.006669
10M - 24.99M	0.004027	0.004188	0.004349	0.005799	0.006282	0.006507	0.006733
25M - 49.99M	0.004188	0.004349	0.004510	0.005960	0.006443	0.006540	0.006830
50M - 99.99M	0.004349	0.005799	0.005960	0.006121	0.006604	0.006250	0.006926
100M - 249.99M	0.004671	0.005799	0.005960	0.005960	0.006443	0.006282	0.006669
250M - 499.99M	0.004832	0.006121	0.006282	0.006443	0.006604	0.006604	0.006733
500M - 999.99M	0.005638	0.006443	0.006604	0.006604	0.006765	0.006830	0.006958
Above 1 Billion	0.005799	0.006765	0.006926	0.006765	0.006991	0.007055	0.007087

  

FCY DEPOSITS				
FCY Saving Account				
USD	0.006761			
GBP	0.003381			
Euro	0.000000			
JPY	0.001352			
AED	0.003381			
Profit Calculated on MAB				
Monthly Payout				
FCY Term Deposit				
Tenure	1 Month	3 Months	6 Months	1 Year
Profit Payment	Maturity	Maturity	Maturity	Maturity
USD Less than 25K	0.027045	0.054091	0.040568	0.067613
USD 25K - 99.99K	0.027045	0.054091	0.040568	0.067613
USD 100K - 499.99K	0.027045	0.054091	0.040568	0.067613
USD 500K - 999.99K	0.027045	0.054091	0.040568	0.067613
USD Above 1000K	0.027045	0.054091	0.040568	0.067613
GBP	0.003381	0.003381	0.003381	0.003381
EURO	0.001352	0.003381	0.003381	0.003381
AED	0.003381	0.003381	0.003381	0.003381

DB: Daily Balance

MAB: Monthly Average Balance