

INST/2013/
December 26, 2013

PLS Ratio

Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JANUARY 2014

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00317

Saving Accounts	Six monthly	0.00420
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Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00008

Saving Accounts	Payment Frequency	Weightages
0 to 5,000,000	Monthly Payments	0.00420
5,000,001 to 10,000,000	Monthly Payments	0.00444
10,000,001 to 50,000,000	Monthly Payments	0.00490
50,000,001 to 100,000,000	Monthly Payments	0.00518
100,000,001 and above	Monthly Payments	0.00576

Mudaraba Premium Plus - for Individuals	Payment Frequency	Weightages
0 to 1,000,000	Monthly Payments	0.00432
1,000,001 to 5,000,000	Monthly Payments	0.00518
5,000,001 to 10,000,000	Monthly Payments	0.00605
10,000,001 to 25,000,000	Monthly Payments	0.00634
25,000,001 to 50,000,000	Monthly Payments	0.00662
50,000,001 to 100,000,000	Monthly Payments	0.00668
100,000,001 to 150,000,000	Monthly Payments	0.00749
150,000,001 to 200,000,000	Monthly Payments	0.00806
200,000,001 to 250,000,000	Monthly Payments	0.00835
250,000,001 to 500,000,000	Monthly Payments	0.00864
500,000,001 and above	Monthly Payments	0.00904

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 10,000,000	Monthly Payments	0.00518
10,000,001 to 30,000,000	Monthly Payments	0.00634
30,000,001 to 50,000,000	Monthly Payments	0.00662
50,000,001 to 150,000,000	Monthly Payments	0.00806
150,000,001 to 250,000,000	Monthly Payments	0.00893
250,000,001 to 300,000,000	Monthly Payments	0.00922
300,000,001 to 500,000,000	Monthly Payments	0.00922
500,000,001 and above	Monthly Payments	0.01008

Incentive Accounts		
0 to 100,000	Six Monthly	0.00432
100,001 to 10,000,000	Six Monthly	0.00518
10,000,001 to 50,000,000	Six Monthly	0.00709
50,000,001 and above	Six Monthly	0.00864

Khazana Account	Payment Frequency	Weightages
Rs 0 to 250,000	Quarterly	0.00432
Rs 250,001 to 5,000,000	Quarterly	0.00547
Rs 5,000,001 to 10,000,000	Quarterly	0.00662
Rs 10,000,001 to 25,000,000	Quarterly	0.00691
Rs 25,000,001 to 50,000,000	Quarterly	0.00720
Rs 50,000,001 to 100,000,000	Quarterly	0.00749
Rs 100,000,001 to 250,000,000	Quarterly	0.00806
Rs 250,000,001 to 500,000,000	Quarterly	0.00922



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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JANUARY 2014

Local Currency		
	Payment Frequency	Weightages
Rs 500,000,001 and above	Quarterly	0.00979
Mahana Barkah Account		
Rs 0 to 9,999	Monthly	0.00420
Rs 10,000 to 4,999,999	Monthly	0.00864
Rs Above 5,000,000	Monthly	0.00420
Tiffi-Young Saver Account		
Tiffi-Young Saver Account	Quarterly	0.00461
Senior Citizen Account		
Rs 0 to 249,999	Monthly	0.00432
Rs 250,000 to 999,999	Monthly	0.00461
Rs 1,000,000 to 4,999,999	Monthly	0.00547
Rs 5,000,000 to 9,999,999	Monthly	0.00662
Rs 10,000,000 and above	Monthly	0.00749
Term Deposits		
1Month		
1 Months 0 to 15,000,000	At Maturity	0.00662
1 Months 15,000,001 to 50,000,000	At Maturity	0.00691
1 Months 50,000,001 to 100,000,000	At Maturity	0.00720
1 Months 100,000,001 to 200,000,000	At Maturity	0.00778
1 Months 200,000,001 to 250,000,000	At Maturity	0.00876
1 Months 250,000,001 to 500,000,000	At Maturity	0.00922
1 Months Rs 500,000,001 and above	At Maturity	0.00979
3Months		
3 Months 0 to 15,000,000	At Maturity	0.00720
3 Months 15,000,001 to 50,000,000	At Maturity	0.00749
3 Months 50,000,001 to 100,000,000	At Maturity	0.00795
3 Months 100,000,001 to 200,000,000	At Maturity	0.00899
3 Months 200,000,001 to 250,000,000	At Maturity	0.00922
3 Months 250,000,001 to 500,000,000	At Maturity	0.01008
3 Months Rs 500,000,001 and above	At Maturity	0.01037
6Months		
6 Months 0 to 15,000,000	At Maturity	0.00749
6 Months 15,000,001 to 50,000,000	At Maturity	0.00778
6 Months 50,000,001 to 100,000,000	At Maturity	0.00824
6 Months 100,000,001 to 200,000,000	At Maturity	0.00922
6 Months 200,000,001 to 250,000,000	At Maturity	0.01008
6 Months 250,000,001 to 500,000,000	At Maturity	0.01037
6 Months Rs 500,000,001 and above	At Maturity	0.01066
1Year		
1 Year- Monthly 0 to 15,000,000	Monthly	0.00778
1 Year- Monthly 15,000,001 to 50,000,000	Monthly	0.00806
1 Year- Monthly 50,000,001 to 100,000,000	Monthly	0.00853
1 Year- Monthly 100,000,001 to 200,000,000	Monthly	0.00950
1 Year- Monthly 200,000,001 to 250,000,000	Monthly	0.00979
1 Year- Monthly 250,000,001 to 500,000,000	Monthly	0.01037
1 Year- Monthly 500,000,001 and above	Monthly	0.01048
1Year		
1 Year- Quarterly 0 to 10,000,000	Quarterly	0.00899
1 Year- Quarterly 10,000,001 to 100,000,000	Quarterly	0.00933
1 Year- Quarterly 100,000,001 to 250,000,000	Quarterly	0.00979
1 Year- Quarterly 250,000,001 and above	Quarterly	0.01066
1Year		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.00893
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.00922
1 Year- Maturity 100,000,001 to 250,000,000	At Maturity	0.00979



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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JANUARY 2014

Local Currency		
	Payment Frequency	Weightages
1 Year- Maturity 250,000,001 to 500,000,000	At Maturity	0.01037
1 Year- Maturity 500,000,001 and above	At Maturity	0.01094
2Years	At Maturity	0.00939
3Years	Monthly	0.00916
3Years	Quarterly	0.00922
3Years	At Maturity	0.00979
5Years	Monthly	0.00979
5Years	Quarterly	0.01037
5Years	At Maturity	0.01094
Mahana Amadni Scheme		
1 year	Monthly	
1 Year- Monthly MAS 0 to 15,000,000	Monthly	0.00778
1 Year- Monthly MAS 5,000,001 to 50,000,000	Monthly	0.00806
1 Year- Monthly MAS 50,000,001 to 100,000,000	Monthly	0.00853
1 Year- Monthly MAS 100,000,001 to 200,000,000	Monthly	0.00950
1 Year- Monthly MAS 200,000,001 to 250,000,000	Monthly	0.00979
1 Year- Monthly MAS 250,000,001 to 500,000,000	Monthly	0.01037
1 Year- Monthly MAS 500,000,001 and above	Monthly	0.01048
2 year	Monthly	0.00904
3 year	Monthly	0.00916
4 year	Monthly	0.00922
5 year	Monthly	0.00979
AMI Deposits		
3 Months		
3 Months AMI 0 to 15,000,000	Monthly	0.00720
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00749
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00795
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00899
3 Months AMI 200,000,001 to 250,000,000	Monthly	0.00922
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.01008
3 Months AMI Rs 500,000,001 and above	Monthly	0.01037
6 Months		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00749
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00778
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00824
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.00922
AMI 6 Months 200,000,001 to 250,000,000	Six Monthly	0.01008
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.01037
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01066
1 Year		
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.00910
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.00939
1 Year - six monthly 100,000,001 and above	Six Monthly	0.00979
2 Years	Six Monthly	0.00916
3 Years	Six Monthly	0.00933
5 Years	Six Monthly	0.01094



Khwaja Farhan Usman
Manager Finance



Justice Khalil-ur-Rehman
Shariah Advisor



Tamim Shabbir
Chief Financial Officer

INST/2013/
December 26, 2013

PLS Ratio	
Share of Mudarib	Rabb ul Maal
18%	82%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JANUARY 2014

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00360
USD 50,001 to 100,000	Monthly	0.00720
USD 100,001 to 200,000	Monthly	0.01081
USD 200,001 to 500,000	Monthly	0.03602
USD 500,001 and above	Monthly	0.07205
GBP Saving (Below £ 1,000/-)	Monthly	0.00360
GBP Saving (Above £ 1,000/-)	Monthly	0.00720
EURO Saving (Below € 1,000/-)	Monthly	0.00360
EURO Saving (Above € 1,000/-)	Monthly	0.00720
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00360
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00720
UAE Saving (Below AED 5,000/-)	Monthly	0.00144
UAE Saving (Above AED 5,000/-)	Monthly	0.00360

Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.01801
USD 1 Month 500,001 to 1,000,000	At Maturity	0.05403
USD 1 Month 1,000,001 and above	At Maturity	0.07205
USD 3 Months 0 to 500,000	At Maturity	0.03458
USD 3 Months 500,001 and above	At Maturity	0.05403
USD 6 Months 0 to 500,000	At Maturity	0.04683
USD 6 Months 500,001 and above	At Maturity	0.06124
USD 1 Year & above 0 to 500,000	At Maturity	0.06124
USD 1 Year & above 500,001 and above	At Maturity	0.07205

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.01081
GBP 3 Months	At Maturity	0.02702
GBP 6 Months	At Maturity	0.03422
GBP 1 Year & above	At Maturity	0.03602

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.01081
EURO 3 Months	At Maturity	0.02702
EURO 6 Months	At Maturity	0.03422
EURO 1 Year & above	At Maturity	0.03602

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00720
UAE Dirham 3 Months	At Maturity	0.00793
UAE Dirham 6 Months	At Maturity	0.00865
UAE Dirham 1 Year & above	At Maturity	0.01081

Term Deposits	Payment Frequency	Weightages
JPY Dirham 1 Month	At Maturity	0.01081
JPY Dirham 3 Months	At Maturity	0.02702
JPY Dirham 6 Months	At Maturity	0.03422
JPY Dirham 1 Year & above	At Maturity	0.03602



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Chief Financial Officer