

INST/2013/
October 28, 2013

PLS Ratio	
Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR NOVEMBER 2013

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00319
Saving Accounts	Six monthly	0.00395
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00008
Saving Accounts		
0 to 5,000,000	Monthly Payments	0.00395
5,000,001 to 10,000,000	Monthly Payments	0.00447
10,000,001 to 50,000,000	Monthly Payments	0.00493
50,000,001 to 100,000,000	Monthly Payments	0.00522
100,000,001 and above	Monthly Payments	0.00580
Mudaraba Premium Plus - for individuals		
0 to 1,000,000	Monthly Payments	0.00435
1,000,001 to 5,000,000	Monthly Payments	0.00522
5,000,001 to 10,000,000	Monthly Payments	0.00609
10,000,001 to 25,000,000	Monthly Payments	0.00638
25,000,001 to 50,000,000	Monthly Payments	0.00668
50,000,001 to 100,000,000	Monthly Payments	0.00673
100,000,001 to 150,000,000	Monthly Payments	0.00737
150,000,001 to 200,000,000	Monthly Payments	0.00789
200,000,001 to 250,000,000	Monthly Payments	0.00801
250,000,001 to 500,000,000	Monthly Payments	0.00818
500,000,001 and above	Monthly Payments	0.00929
Mudaraba Premium Plus - for Business / Corporate		
0 to 10,000,000	Monthly Payments	0.00522
10,000,001 to 30,000,000	Monthly Payments	0.00638
30,000,001 to 50,000,000	Monthly Payments	0.00668
50,000,001 to 150,000,000	Monthly Payments	0.00784
150,000,001 to 250,000,000	Monthly Payments	0.00871
250,000,001 to 300,000,000	Monthly Payments	0.00894
300,000,001 to 500,000,000	Monthly Payments	0.00958
500,000,001 and above	Monthly Payments	0.01045
Incentive Accounts		
0 to 100,000	Six Monthly	0.00435
100,001 to 10,000,000	Six Monthly	0.00522
10,000,001 to 50,000,000	Six Monthly	0.00714
50,000,001 and above	Six Monthly	0.00917
Khazana Account		
Rs 0 to 250,000	Quarterly	0.00435
Rs 250,001 to 5,000,000	Quarterly	0.00551
Rs 5,000,001 to 10,000,000	Quarterly	0.00668

PLS Ratio

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40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR NOVEMBER 2013

Local Currency

	Payment Frequency	Weightages
Rs 10,000,001 to 25,000,000	Quarterly	0.00697
Rs 25,000,001 to 50,000,000	Quarterly	0.00726
Rs 50,000,001 to 100,000,000	Quarterly	0.00784
Rs 100,000,001 to 250,000,000	Quarterly	0.00929
Rs 250,000,001 to 500,000,000	Quarterly	0.00987
Rs 500,000,001 and above	Quarterly	0.01045

Mahana Barkah Account	Payment Frequency	Weightages
Rs 0 to 9,999	Monthly	0.00395
Rs 10,000 to 4,999,999	Monthly	0.00871
Rs Above 5,000,000	Monthly	0.00395

Tiffi-Young Saver Account	Payment Frequency	Weightages
Tiffi-Young Saver Account	Quarterly	0.00464

Senior Citizen Account	Payment Frequency	Weightages
Rs 0 to 249,999	Monthly	0.00435
Rs 250,000 to 999,999	Monthly	0.00464
Rs 1,000,000 to 4,999,999	Monthly	0.00551
Rs 5,000,000 to 9,999,999	Monthly	0.00668
Rs 10,000,000 and above	Monthly	0.00755

Term Deposits	Payment Frequency	Weightages
1Month		
1 Months 0 to 15,000,000	At Maturity	0.00668
1 Months 15,000,001 to 50,000,000	At Maturity	0.00697
1 Months 50,000,001 to 100,000,000	At Maturity	0.00726
1 Months 100,000,001 to 200,000,000	At Maturity	0.00784
1 Months 200,000,001 to 250,000,000	At Maturity	0.00882
1 Months 250,000,001 to 500,000,000	At Maturity	0.00894
1 Months Rs 500,000,001 and above	At Maturity	0.00929
3Months		
3 Months 0 to 15,000,000	At Maturity	0.00726
3 Months 15,000,001 to 50,000,000	At Maturity	0.00755
3 Months 50,000,001 to 100,000,000	At Maturity	0.00801
3 Months 100,000,001 to 200,000,000	At Maturity	0.00905
3 Months 200,000,001 to 250,000,000	At Maturity	0.00929
3 Months 250,000,001 to 500,000,000	At Maturity	0.00987
3 Months Rs 500,000,001 and above	At Maturity	0.01016
6Months		
6 Months 0 to 15,000,000	At Maturity	0.00755
6 Months 15,000,001 to 50,000,000	At Maturity	0.00784
6 Months 50,000,001 to 100,000,000	At Maturity	0.00830
6 Months 100,000,001 to 200,000,000	At Maturity	0.00900
6 Months 200,000,001 to 250,000,000	At Maturity	0.00987
6 Months 250,000,001 to 500,000,000	At Maturity	0.00998
6 Months Rs 500,000,001 and above	At Maturity	0.01022
1Year		
1 Year- Monthly 0 to 15,000,000	Monthly	0.00784
1 Year- Monthly 15,000,001 to 50,000,000	Monthly	0.00813
1 Year- Monthly 50,000,001 to 100,000,000	Monthly	0.00859
1 Year- Monthly 100,000,001 to 200,000,000	Monthly	0.00929
1 Year- Monthly 200,000,001 to 250,000,000	Monthly	0.00958
1 Year- Monthly 250,000,001 to 500,000,000	Monthly	0.01016
1 Year- Monthly 500,000,001 and above	Monthly	0.01045
1Year		
1 Year- Quarterly 0 to 10,000,000	Quarterly	0.00905

PLS Ratio

Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR NOVEMBER 2013

Local Currency		
	Payment Frequency	Weightages
1 Year- Quarterly 10,000,001 to 100,000,000	Quarterly	0.00940
1 Year- Quarterly 100,000,001 to 250,000,000	Quarterly	0.00987
1 Year- Quarterly 250,000,001 and above	Quarterly	0.01045
1Year		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.00900
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.00929
1 Year- Maturity 100,000,001 to 250,000,000	At Maturity	0.00958
1 Year- Maturity 250,000,001 to 500,000,000	At Maturity	0.01045
1 Year- Maturity 500,000,001 and above	At Maturity	0.01074
2Years	At Maturity	0.00946
3Years	Monthly	0.00923
3Years	Quarterly	0.00929
3Years	At Maturity	0.00987
5Years	Monthly	0.00987
5Years	Quarterly	0.01045
5Years	At Maturity	0.01103
Mahana Amadni Scheme		
	Payment Frequency	Weightages
1 year	Monthly	
1 Year- Monthly MAS 0 to 15,000,000	Monthly	0.00784
1 Year- Monthly MAS 5,000,001 to 50,000,000	Monthly	0.00813
1 Year- Monthly MAS 50,000,001 to 100,000,000	Monthly	0.00859
1 Year- Monthly MAS 100,000,001 to 200,000,000	Monthly	0.00929
1 Year- Monthly MAS 200,000,001 to 250,000,000	Monthly	0.00958
1 Year- Monthly MAS 250,000,001 to 500,000,000	Monthly	0.01016
1 Year- Monthly MAS 500,000,001 and above	Monthly	0.01045
2 year	Monthly	0.00911
3 year	Monthly	0.00923
4 year	Monthly	0.00929
5 year	Monthly	0.00987
AMI Deposits		
	Payment Frequency	Weightages
3 Months		
3 Months AMI 0 to 15,000,000	Monthly	0.00726
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00755
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00801
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00905
3 Months AMI 200,000,001 to 250,000,000	Monthly	0.00929
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.00987
3 Months AMI Rs 500,000,001 and above	Monthly	0.01016
6 Months		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00755
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00784
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00830
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.00900
AMI 6 Months 200,000,001 to 250,000,000	Six Monthly	0.00987
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.00998
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01022
1 Year		

PLS Ratio	
Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR NOVEMBER 2013

Local Currency		
	Payment Frequency	Weightages
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.00917
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.00946
1 Year - six monthly 100,000,001 and above	Six Monthly	0.00987
2 Years	Six Monthly	0.00923
3 Years	Six Monthly	0.00940
5 Years	Six Monthly	0.01103



Khwaja Farhan Usman
Manager Finance



Muhammad Shakeel-ur-Rehman
RVP Finance



for Approved by Sharia Division

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PLS Ratio

Share of Mudarib	Rabb ul Maal
95%	5%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR NOVEMBER 2013

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00404
USD 50,001 to 100,000	Monthly	0.00808
USD 100,001 to 200,000	Monthly	0.01212
USD 200,001 to 500,000	Monthly	0.04039
USD 500,001 and above	Monthly	0.08078
GBPBalace below POUND 1,000/-	Monthly	0.00404
GBPMinimum Balance POUND 1,000/-	Monthly	0.00808
EUROBalance below EURO 1,000/-	Monthly	0.00404
EUROMinimum Balance EURO 1,000/-	Monthly	0.00808
JPY Balance below JPY 1,000/-	Monthly	0.00404
JPY Minimum Balance JPY 1,000/-	Monthly	0.00808
UAE DirhamBalance below UAE Dirham 5,000/-	Monthly	0.00162
UAE DirhamMinimum Balance UAE Dirham 5,000/-	Monthly	0.00404

Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.02019
USD 1 Month 500,001 to 1,000,000	At Maturity	0.06058
USD 1 Month 1,000,001 and above	At Maturity	0.08078
USD 3 Months 0 to 500,000	At Maturity	0.03877
USD 3 Months 500,001 and above	At Maturity	0.06058
USD 6 Months 0 to 500,000	At Maturity	0.05250
USD 6 Months 500,001 and above	At Maturity	0.06866
USD 1 Year & above 0 to 500,000	At Maturity	0.06866
USD 1 Year & above 500,001 and above	At Maturity	0.08078

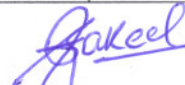
Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.01212
GBP 3 Months	At Maturity	0.03029
GBP 6 Months	At Maturity	0.03837
GBP 1 Year & above	At Maturity	0.04039

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.01212
EURO 3 Months	At Maturity	0.03029
EURO 6 Months	At Maturity	0.03837
EURO 1 Year & above	At Maturity	0.04039

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00808
UAE Dirham 3 Months	At Maturity	0.00889
UAE Dirham 6 Months	At Maturity	0.00969
UAE Dirham 1 Year & above	At Maturity	0.01212



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