

**INST/2014/100**
**September 26, 2014**

Local Currency		
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR OCTOBER 2014		
		October
PLS Ratio	Share of Mudarib	30%
	Rabb ul Maal	70%

	Payment Frequency	Weightages October
Saving Accounts	Six monthly	0.00271

**Saving Accounts**

Albaraka Business Plus	Monthly Payments	0.00005
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**Saving Accounts**

0 to 4,999,999	Monthly Payments	0.00271
5,000,000 to 9,999,999	Monthly Payments	0.00282
10,000,000 to 49,999,999	Monthly Payments	0.00299
50,000,000 to 99,999,999	Monthly Payments	0.00317
100,000,000 and above	Monthly Payments	0.00352

**Mudaraba Premium Plus - for individuals**

0 to 999,999	Monthly Payments	0.00271
1,000,000 to 4,999,999	Monthly Payments	0.00317
5,000,000 to 9,999,999	Monthly Payments	0.00388
10,000,000 to 24,999,999	Monthly Payments	0.00423
25,000,000 to 49,999,999	Monthly Payments	0.00458
50,000,000 to 99,999,999	Monthly Payments	0.00493
100,000,000 to 149,999,999	Monthly Payments	0.00511
150,000,000 to 199,999,999	Monthly Payments	0.00528
200,000,000 to 249,999,999	Monthly Payments	0.00539
250,000,000 to 499,999,999	Monthly Payments	0.00553
500,000,000 and above	Monthly Payments	0.00564

**Mudaraba Premium Plus - for Business / Corporate**

0 to 9,999,999	Monthly Payments	0.00317
10,000,000 to 29,999,999	Monthly Payments	0.00423
30,000,000 to 49,999,999	Monthly Payments	0.00458
50,000,000 to 149,999,999	Monthly Payments	0.00493
150,000,000 to 249,999,999	Monthly Payments	0.00546
250,000,000 to 299,999,999	Monthly Payments	0.00564
300,000,000 to 399,999,999	Monthly Payments	0.00581
400,000,000 to 499,999,999	Monthly Payments	0.00617
500,000,000 and above	Monthly Payments	0.00634

**Incentive Accounts**

0 to 99,999	Six Monthly	0.00271
100,000 to 9,999,999	Six Monthly	0.00317
10,000,000 to 49,999,999	Six Monthly	0.00433



50,000,000 and above	Six Monthly	0.00528
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**Khazana Account**

0 to 249,999	Monthly / Quarterly	0.00271
250,000 to 4,999,999	Monthly / Quarterly	0.00335
5,000,000 to 9,999,999	Monthly / Quarterly	0.00423
10,000,000 to 24,999,999	Monthly / Quarterly	0.00458
25,000,000 to 49,999,999	Monthly / Quarterly	0.00476
50,000,000 to 99,999,999	Monthly / Quarterly	0.00493
100,000,000 to 249,999,999	Monthly / Quarterly	0.00528
250,000,000 to 399,999,999	Monthly / Quarterly	0.00564
400,000,000 to 499,999,999	Monthly / Quarterly	0.00617
500,000,000 and above	Monthly / Quarterly	0.00634

**Albaraka Islamic Institution Deposit Account**

0 to 9,999,999	Monthly Payments	0.00352
10,000,000 to 100,000,000	Monthly Payments	0.00423
100,000,001 to 200,000,000	Monthly Payments	0.00440
200,000,001 to 300,000,000	Monthly Payments	0.00493
300,000,001 to 400,000,000	Monthly Payments	0.00528
400,000,001 to 500,000,000	Monthly Payments	0.00546
500,000,001 to 750,000,000	Monthly Payments	0.00564
750,000,001 to 1000,000,000	Monthly Payments	0.00599
1000,000,001 and above	Monthly Payments	0.00634

**Mahana Barkah Account**

Rs 0 to 9,999	Monthly Payments	0.00271
Rs 10,000 to 4,999,999	Monthly Payments	0.00528
Rs 5,000,000 Above	Monthly Payments	0.00257

**Tif'l-Young Saver Account**

Tif'l-Young Saver Account	Quarterly	0.00282
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**Senior Citizen Account**

Rs 0 to 249,999	Monthly Payments	0.00271
Rs 250,000 to 999,999	Monthly Payments	0.00282
Rs 1,000,000 to 4,999,999	Monthly Payments	0.00388
Rs 5,000,000 to 9,999,999	Monthly Payments	0.00458
Rs 10,000,000 and above	Monthly Payments	0.00493

**Term Deposits**

<b>1 Month</b>		
0 to 49,999	At Maturity	0.00405
50,000 to 499,999	At Maturity	0.00409
500,000 to 999,999	At Maturity	0.00412
1,000,000 to 2,999,999	At Maturity	0.00416
3,000,000 to 4,999,999	At Maturity	0.00419
5,000,000 to 9,999,999	At Maturity	0.00423
10,000,000 to 14,999,999	At Maturity	0.00430
15,000,000 to 49,999,999	At Maturity	0.00458
50,000,000 to 99,999,999	At Maturity	0.00465
100,000,000 to 199,999,999	At Maturity	0.00476



200,000,000 to 499,999,999	At Maturity	0.00564
500,000,000 to 999,999,999	At Maturity	0.00599
1000,000,000 to Above	At Maturity	0.00634
<b>3Months</b>		
0 to 49,999	At Maturity	0.00440
50,000 to 499,999	At Maturity	0.00458
500,000 to 999,999	At Maturity	0.00465
1,000,000 to 2,999,999	At Maturity	0.00479
3,000,000 to 4,999,999	At Maturity	0.00493
5,000,000 to 9,999,999	At Maturity	0.00511
10,000,000 to 14,999,999	At Maturity	0.00539
15,000,000 to 49,999,999	At Maturity	0.00553
50,000,000 to 99,999,999	At Maturity	0.00581
100,000,000 to 199,999,999	At Maturity	0.00599
200,000,000 to 499,999,999	At Maturity	0.00634
500,000,000 to 999,999,999	At Maturity	0.00687
1000,000,000 to Above	At Maturity	0.00687
<b>6Months</b>		
0 to 49,999	At Maturity	0.00458
50,000 to 499,999	At Maturity	0.00465
500,000 to 999,999	At Maturity	0.00476
1,000,000 to 2,999,999	At Maturity	0.00493
3,000,000 to 4,999,999	At Maturity	0.00500
5,000,000 to 9,999,999	At Maturity	0.00514
10,000,000 to 14,999,999	At Maturity	0.00539
15,000,000 to 49,999,999	At Maturity	0.00564
50,000,000 to 99,999,999	At Maturity	0.00581
100,000,000 to 199,999,999	At Maturity	0.00599
200,000,000 to 499,999,999	At Maturity	0.00652
500,000,000 to 999,999,999	At Maturity	0.00669
1000,000,000 to Above	At Maturity	0.00705
<b>1Year - Monthly</b>		
0 to 49,999	Monthly	0.00493
50,000 to 499,999	Monthly	0.00500
500,000 to 999,999	Monthly	0.00511
1,000,000 to 2,999,999	Monthly	0.00521
3,000,000 to 4,999,999	Monthly	0.00528
5,000,000 to 9,999,999	Monthly	0.00581
10,000,000 to 14,999,999	Monthly	0.00599
15,000,000 to 49,999,999	Monthly	0.00609
50,000,000 to 99,999,999	Monthly	0.00617
100,000,000 to 199,999,999	Monthly	0.00641
200,000,000 to 499,999,999	Monthly	0.00652
500,000,000 and above	Monthly	0.00705
<b>1Year - Quarterly</b>		
0 to 49,999	Quarterly	0.00546
50,000 to 499,999	Quarterly	0.00560
500,000 to 999,999	Quarterly	0.00567
1,000,000 to 2,999,999	Quarterly	0.00585
3,000,000 to 4,999,999	Quarterly	0.00602
5,000,000 to 9,999,999	Quarterly	0.00609
10,000,000 to 14,999,999	Quarterly	0.00617
15,000,000 to 49,999,999	Quarterly	0.00624



50,000,000 to 99,999,999	Quarterly	0.00638
100,000,000 to 199,999,999	Quarterly	0.00645
200,000,000 to 499,999,999	Quarterly	0.00655
500,000,000 and above	Quarterly	0.00705
<b>1Year - Maturity</b>		
0 to 49,999	At Maturity	0.00550
50,000 to 499,999	At Maturity	0.00567
500,000 to 999,999	At Maturity	0.00602
1,000,000 to 2,999,999	At Maturity	0.00634
3,000,000 to 4,999,999	At Maturity	0.00638
5,000,000 to 9,999,999	At Maturity	0.00641
10,000,000 to 14,999,999	At Maturity	0.00645
15,000,000 to 49,999,999	At Maturity	0.00648
50,000,000 to 99,999,999	At Maturity	0.00652
100,000,000 to 199,999,999	At Maturity	0.00655
200,000,000 to 499,999,999	At Maturity	0.00666
500,000,000 and above	At Maturity	0.00705
<b>2Years</b>	At Maturity	0.00574
<b>3Years</b>	Monthly	0.00560
<b>3Years</b>	Quarterly	0.00564
<b>3Years</b>	At Maturity	0.00599
<b>5Years</b>	Monthly	0.00599
<b>5Years</b>	Quarterly	0.00634
<b>5Years</b>	At Maturity	0.00669

#### Term Deposits - FI's

<b>1Month</b>		
10,000,000 to 100,000,000	At Maturity	0.00440
100,000,001 to 200,000,000	At Maturity	0.00458
200,000,001 to 300,000,000	At Maturity	0.00476
300,000,001 to 400,000,000	At Maturity	0.00493
400,000,001 to 500,000,000	At Maturity	0.00511
500,000,001 to 750,000,000	At Maturity	0.00518
750,000,001 to 1000,000,000	At Maturity	0.00528
1000,000,001 and above	At Maturity	0.00546
<b>3Months</b>		
10,000,000 to 100,000,000	At Maturity	0.00444
100,000,001 to 200,000,000	At Maturity	0.00462
200,000,001 to 300,000,000	At Maturity	0.00479
300,000,001 to 400,000,000	At Maturity	0.00497
400,000,001 to 500,000,000	At Maturity	0.00514
500,000,001 to 750,000,000	At Maturity	0.00521
750,000,001 to 1000,000,000	At Maturity	0.00532
1000,000,001 and above	At Maturity	0.00550

#### Mahana Amadni Scheme

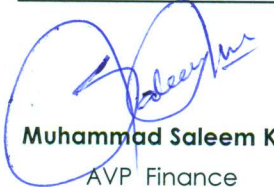
<b>1 year</b>		
0 to 49,999	Monthly	0.00493
50,000 to 499,999	Monthly	0.00500
500,000 to 999,999	Monthly	0.00511
1,000,000 to 2,999,999	Monthly	0.00521

3,000,000 to 4,999,999	Monthly	0.00528
5,000,000 to 9,999,999	Monthly	0.00581
10,000,000 to 14,999,999	Monthly	0.00599
15,000,000 to 49,999,999	Monthly	0.00609
50,000,000 to 99,999,999	Monthly	0.00617
100,000,000 to 199,999,999	Monthly	0.00641
200,000,000 to 499,999,999	Monthly	0.00652
500,000,000 and above	Monthly	0.00705
<b>2 year</b>	Monthly	0.00553
<b>3 year</b>	Monthly	0.00560
<b>4 year</b>	Monthly	0.00564
<b>5 year</b>	Monthly	0.00599

#### AMI Deposits

<b>3 Months</b>		
0 to 49,999	At Maturity	0.00440
50,000 to 499,999	At Maturity	0.00458
500,000 to 999,999	At Maturity	0.00465
1,000,000 to 2,999,999	At Maturity	0.00479
<b>6 Months</b>		
0 to 49,999	At Maturity	0.00458
50,000 to 499,999	At Maturity	0.00465
500,000 to 999,999	At Maturity	0.00476
1,000,000 to 2,999,999	At Maturity	0.00493
<b>1 Year</b>		
0 to 49,999	Six Monthly	0.00550
50,000 to 499,999	Six Monthly	0.00564
500,000 to 999,999	Six Monthly	0.00599
1,000,000 to 2,999,999	Six Monthly	0.00631
3,000,000 to 4,999,999	Six Monthly	0.00634
5,000,000 to 9,999,999	Six Monthly	0.00638
10,000,000 to 14,999,999	Six Monthly	0.00641
<b>2 Years</b>	Six Monthly	0.00560
<b>3 Years</b>	Six Monthly	0.00571
<b>5 Years</b>	Six Monthly	0.00669

ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK	Six monthly	0.00805
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**Muhammad Saleem Khan**  
AVP Finance



**Tamim Shabbir**  
Chief Financial Officer

**Justice Khalil-ur-Rehman**  
Shariah Advisor



INST/2014/100

September 26, 2014



FOREIGN CURRENCY		
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR OCTOBER 2014		
PLS Ratio	Share of Mudarib	October
	Rabb ul Maal	October
		60%
		40%

Payment Frequency		Weightages
		October
<b>Saving Account - Six Monthly</b>		
USD	Six Monthly	0.00254
GBP	Six Monthly	0.00254
EURO	Six Monthly	0.00254

**Saving Account**

USD 0 to 50,000	Monthly	0.00317
USD 50,001 to 100,000	Monthly	0.00635
USD 100,001 to 200,000	Monthly	0.00952
USD 200,001 to 500,000	Monthly	0.03175
USD 500,001 and above	Monthly	0.06349
GBP Saving (Below £ 1,000/-)	Monthly	0.00317
GBP Saving (Above £ 1,000/-)	Monthly	0.00635
EURO Saving (Below € 1,000/-)	Monthly	0.00317
EURO Saving (Above € 1,000/-)	Monthly	0.00635
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00317
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00635
UAE Saving (Below AED 5,000/-)	Monthly	0.00127
UAE Saving (Above AED 5,000/-)	Monthly	0.00317

**Term Deposits**

USD 1 Month 0 to 500,000	At Maturity	0.01587
USD 1 Month 500,001 to 1,000,000	At Maturity	0.04762
USD 1 Month 1,000,001 and above	At Maturity	0.06349
USD 3 Months 0 to 500,000	At Maturity	0.03048
USD 3 Months 500,001 and above	At Maturity	0.08889
USD 6 Months 0 to 500,000	At Maturity	0.04127
USD 6 Months 500,001 and above	At Maturity	0.09206
USD 1 Year & above 0 to 500,000	At Maturity	0.05397
USD 1 Year & above 500,001 and above	At Maturity	0.09524

**Term Deposits**

GBP 1 Month	At Maturity	0.00952
GBP 3 Months	At Maturity	0.02381
GBP 6 Months	At Maturity	0.03016
GBP 1 Year & above	At Maturity	0.03175

**Term Deposits**

EURO 1 Month	At Maturity	0.00952
EURO 3 Months	At Maturity	0.02381




EURO 6 Months	At Maturity	0.03016
EURO 1 Year & above	At Maturity	0.03175

#### Term Deposits

UAE Dirham 1 Month	At Maturity	0.00635
UAE Dirham 3 Months	At Maturity	0.00698
UAE Dirham 6 Months	At Maturity	0.00762
UAE Dirham 1 Year & above	At Maturity	0.00952

#### Term Deposits

JPY Dirham 1 Month	At Maturity	0.00952
JPY Dirham 3 Months	At Maturity	0.02381
JPY Dirham 6 Months	At Maturity	0.03016
JPY Dirham 1 Year & above	At Maturity	0.03175

  
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