



ISLAMIC BANKING  
اسلامی بینکاری

## Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2022/39  
September 21, 2022

---

### Declaration of Weightages and Profit-Sharing Ratio for the Month of October 2022

To: All Islamic Banking Branches  
All Islamic Banking Windows

Cc: All Islamic Regional Managers  
All Islamic Branch Managers  
All Islamic Relationship Managers

From: Pool Management Unit – Islamic Banking

---

We are enclosing General and Special/ Specific Deposits' Profit-Sharing Ratio and Weightages (LCY & FCY) that will be applicable for the month of **October 2022**.

Branches should ensure that the enclosed sheets are invariably displayed on their notice boards located in the customer area.

---

The updated Weightages will also be available on the HBL's official website: [www.hbl.com](http://www.hbl.com).

---

**Shahzad Babar**  
Head – Retail Banking,  
Islamic Banking

---

**Fouzia Jabeen Janjua**  
Head – Branch Operations &  
Account Services

**Encl:**

Profit-Sharing Ratio and Weightages Sheets for LCY & FCY.

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **October 2022** and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

**ISLAMIC DEPOSIT PRODUCTS**
**PROFIT SHARING RATIO**

	Month Oct 2022	Month Sept 2022	Month August 2022
Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%

**Local Currency Accounts**

Product Name	Payment Frequency	Profit Weightages		
		Month Oct 2022	Month Sept 2022	Month August 2022

**SAVING ACCOUNTS**

HBL Islamic PLS Account	Monthly	0.47538	0.44366	0.34615
Rutba Islamic Saving Account (Senior Citizen)	Monthly	1.03846	1.19787	0.84615
Uraan Islamic Saving Account (Young Savers)	Monthly	1.03846	1.19787	0.63462
Nisa Tawfir Islamic Saving Account - Above 5 Million	Monthly	1.04769	1.20852	0.96154

**HBL Al-Itifa Account**

Deposits of Rs. 1 but less than 500(K)	Monthly	0.48308	0.47205	0.36538
Deposits of Rs.500K but less than 1(M)	Monthly	0.48308	0.47205	0.36538
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.48308	0.47205	0.36538
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.48308	0.47205	0.36538
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.48308	0.47205	0.36538
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.48308	0.47205	0.36538
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.48308	0.47205	0.36538
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.48308	0.47205	0.36538
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.48308	0.47205	0.36538
Deposits of Rs. 1(B) and above	Monthly	0.48308	0.47205	0.36538

**REMUNERATIVE CURRENT ACCOUNTS**

HBL Al-Mukhtar Account	Monthly	0.00508	0.00586	0.00508
HBL at Work Islamic Premium Account	January & July	0.00508	0.00586	0.00508
Non-Chequing Remunerative Current Margin Account	Monthly	0.00508	0.00586	0.00508

**FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES**

FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	0.76923	0.79858	0.15385
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	0.50000	0.22183	0.19231
FUNDS ACCEPTANCE UNDER ILTF FROM 5 TO 10 YEARS	Quarterly	0.76923	0.79858	0.15385
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.00508	0.00586	0.00508
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.00508	0.00586	0.00508
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00508	0.00586	0.00508
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.76923	0.79858	0.15385
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.07692	0.08873	0.07692
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.76923	0.79858	0.15385

**AL-SAMARAT TERM ACCOUNTS**

<b>Profit on Maturity</b>				
1 Month	Maturity	0.50615	0.49423	0.38462
3 Months	Maturity	0.53692	0.54392	0.42308
6 Months	Maturity	0.56769	0.59361	0.46154
One Year	Maturity	0.59846	0.64241	0.50000
Three Years	Maturity	0.62923	0.69210	0.53846
Five Years	Maturity	0.66000	0.74179	0.57692
<b>Profit on Monthly</b>				
One Year	Monthly	0.57538	0.58385	0.45385
Three Years	Monthly	0.60615	0.63265	0.49231
Five Years	Monthly	0.63692	0.68234	0.53077
<b>Profit on Quarterly</b>				
One Year	Quarterly	0.58308	0.60337	0.46923
Three Years	Quarterly	0.61385	0.65306	0.50769
Five Years	Quarterly	0.64462	0.70186	0.54615
<b>Profit on Semi Annually</b>				
One Year	Semi Annually	0.59077	0.62289	0.48462
Three Years	Semi Annually	0.62154	0.67258	0.52308
Five Years	Semi Annually	0.65231	0.72227	0.56154

Prepared by:

Muhammad Saad Sarwar

Reviewed by:

Khawaja Fekhan Usman

Muhammad Mujeeb Beig

Pool Manager

Head, Pool Management Unit

Head, Islamic Product Development & Operations

Approved by:

Kamran Zafar  
Head Distribution- Islamic Banking

Mufti Yahya Asim  
Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **October 2022** and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month Oct 2022	Month Sept 2022	Month August 2022
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

### Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month Oct 2022	Month Sept 2022	Month August 2022
FCY Less than 1000	Monthly	0.01000	0.01000	0.01000
FCY 1000 to less than FCY 50,000	Monthly	0.01100	0.01100	0.01100
From FCY 50,000 & above	Monthly	0.01200	0.01200	0.01200

#### HBL Islamic High Yield Foreign Currency Investment Deposit

##### One Month

FCY From 1,000 to 99,999	Maturity	0.01220	0.01220	0.01220
FCY From 100,000 to 499,999	Maturity	0.01240	0.01240	0.01240
FCY From 500,000 & above	Maturity	0.01260	0.01260	0.01260

##### Two Months

FCY From 1,000 to 99,999	Maturity	0.01280	0.01280	0.01280
FCY From 100,000 to 499,999	Maturity	0.01300	0.01300	0.01300
FCY From 500,000 & above	Maturity	0.01320	0.01320	0.01320

##### Three Months

FCY From 1,000 to 99,999	Maturity	0.01340	0.01340	0.01340
FCY From 100,000 to 499,999	Maturity	0.01360	0.01360	0.01360
FCY From 500,000 & above	Maturity	0.01380	0.01380	0.01380

##### Six Months

FCY From 1,000 to 99,999	Maturity	0.01600	0.01600	0.01600
FCY From 100,000 to 499,999	Maturity	0.01700	0.01700	0.01700
FCY From 500,000 & above	Maturity	0.01800	0.01800	0.01800

##### Twelve Months

FCY From 1,000 to 99,999	Maturity	0.01700	0.01700	0.01700
FCY From 100,000 to 499,999	Maturity	0.01800	0.01800	0.01800
FCY From 500,000 & above	Maturity	0.01900	0.01900	0.01900

##### Two Years

FCY From 1,000 to 99,999	Maturity	0.01900	0.01900	0.01900
FCY From 100,000 to 499,999	Maturity	0.01960	0.01960	0.01960
FCY From 500,000 & above	Maturity	0.02000	0.02000	0.02000

##### Three Years

FCY From 1,000 to 99,999	Maturity	0.02040	0.02040	0.02040
FCY From 100,000 to 499,999	Maturity	0.02080	0.02080	0.02080
FCY From 500,000 & above	Maturity	0.02120	0.02120	0.02120

##### Four Years

FCY From 1,000 to 99,999	Maturity	0.02160	0.02160	0.02160
FCY From 100,000 to 499,999	Maturity	0.02200	0.02200	0.02200
FCY From 500,000 & above	Maturity	0.02240	0.02240	0.02240

##### Five Years

FCY From 1,000 to 99,999	Maturity	0.02300	0.02300	0.02300
FCY From 100,000 to 499,999	Maturity	0.02360	0.02360	0.02360
FCY From 500,000 & above	Maturity	0.02400	0.02400	0.02400

Prepared by:

Muhammad Saadan Sarwar

Pool Manager

Approved by:

Kamran Zafar  
Head Distribution- Islamic Banking

Reviewed by:

Khawaja Farhan Usman

Head, Pool Management Unit

Muhammad Mujeeb Beig

Head, Islamic Product Development & Operations

Mufti Yahya Asim

Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

## Foreign Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Term Deposit	0.11111
Single Tier - Term Deposit	0.11167
Single Tier - Term Deposit	0.11222
Single Tier - Term Deposit	0.11278
Single Tier - Term Deposit	0.11333
Single Tier - Term Deposit	0.11389
Single Tier - Term Deposit	0.11444
Single Tier - Term Deposit	0.11500
Single Tier - Term Deposit	0.11556
Single Tier - Term Deposit	0.11611
Single Tier - Term Deposit	0.11667
Single Tier - Term Deposit	0.11722
Single Tier - Term Deposit	0.11778
Single Tier - Term Deposit	0.11833
Single Tier - Term Deposit	0.11889
Single Tier - Term Deposit	0.11944
Single Tier - Term Deposit	0.12000
Single Tier - Term Deposit	0.12056
Single Tier - Term Deposit	0.12111
Single Tier - Term Deposit	0.12167
Single Tier - Term Deposit	0.12222
Single Tier - Term Deposit	0.12278
Single Tier - Term Deposit	0.12333
Single Tier - Term Deposit	0.12389
Single Tier - Term Deposit	0.12444
Single Tier - Term Deposit	0.12500
Single Tier - Term Deposit	0.12556
Single Tier - Term Deposit	0.12611
Single Tier - Term Deposit	0.12667
Single Tier - Term Deposit	0.12722
Single Tier - Term Deposit	0.12778
Single Tier - Term Deposit	0.12833
Single Tier - Term Deposit	0.12889
Single Tier - Term Deposit	0.12944
Single Tier - Term Deposit	0.13000
Single Tier - Term Deposit	0.13056
Single Tier - Term Deposit	0.13111
Single Tier - Term Deposit	0.13167
Single Tier - Term Deposit	0.13222
Single Tier - Term Deposit	0.13278
Single Tier - Term Deposit	0.13333
Single Tier - Term Deposit	0.13389
Single Tier - Term Deposit	0.13444
Single Tier - Term Deposit	0.13500
Single Tier - Term Deposit	0.13556
Single Tier - Term Deposit	0.13611

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month Oct 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.13667
Single Tier - Term Deposit	0.13722
Single Tier - Term Deposit	0.13778
Single Tier - Term Deposit	0.13833
Single Tier - Term Deposit	0.13889
Single Tier - Term Deposit	0.13944
Single Tier - Term Deposit	0.14000
Single Tier - Term Deposit	0.14056
Single Tier - Term Deposit	0.14111
Single Tier - Term Deposit	0.14167
Single Tier - Term Deposit	0.14222
Single Tier - Term Deposit	0.14278
Single Tier - Term Deposit	0.14333
Single Tier - Term Deposit	0.14389
Single Tier - Term Deposit	0.14444
Single Tier - Term Deposit	0.14500
Single Tier - Term Deposit	0.14556
Single Tier - Term Deposit	0.14611
Single Tier - Term Deposit	0.14667
Single Tier - Term Deposit	0.14722
Single Tier - Term Deposit	0.14778
Single Tier - Term Deposit	0.14833
Single Tier - Term Deposit	0.14889
Single Tier - Term Deposit	0.14944
Single Tier - Term Deposit	0.15000
Single Tier - Term Deposit	0.15056
Single Tier - Term Deposit	0.15111
Single Tier - Term Deposit	0.15167
Single Tier - Term Deposit	0.15222
Single Tier - Term Deposit	0.15278
Single Tier - Term Deposit	0.15333
Single Tier - Term Deposit	0.15389
Single Tier - Term Deposit	0.15444
Single Tier - Term Deposit	0.15500
Single Tier - Term Deposit	0.15556
Single Tier - Term Deposit	0.15611
Single Tier - Term Deposit	0.15667
Single Tier - Term Deposit	0.15722
Single Tier - Term Deposit	0.15778
Single Tier - Term Deposit	0.15833
Single Tier - Term Deposit	0.15889
Single Tier - Term Deposit	0.15944
Single Tier - Term Deposit	0.16000
Single Tier - Term Deposit	0.16056
Single Tier - Term Deposit	0.16111
Single Tier - Term Deposit	0.16167
Single Tier - Term Deposit	0.16222
Single Tier - Term Deposit	0.16278
Single Tier - Term Deposit	0.16333
Single Tier - Term Deposit	0.16389

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.16444
Single Tier - Term Deposit	0.16500
Single Tier - Term Deposit	0.16556
Single Tier - Term Deposit	0.16611
Single Tier - Term Deposit	0.16667
Single Tier - Term Deposit	0.16722
Single Tier - Term Deposit	0.16778
Single Tier - Term Deposit	0.16833
Single Tier - Term Deposit	0.16889
Single Tier - Term Deposit	0.16944
Single Tier - Term Deposit	0.17000
Single Tier - Term Deposit	0.17056
Single Tier - Term Deposit	0.17111
Single Tier - Term Deposit	0.17167
Single Tier - Term Deposit	0.17222
Single Tier - Term Deposit	0.17278
Single Tier - Term Deposit	0.17333
Single Tier - Term Deposit	0.17389
Single Tier - Term Deposit	0.17444
Single Tier - Term Deposit	0.17500
Single Tier - Term Deposit	0.17556
Single Tier - Term Deposit	0.17611
Single Tier - Term Deposit	0.17667
Single Tier - Term Deposit	0.17722
Single Tier - Term Deposit	0.17778
Single Tier - Term Deposit	0.17833
Single Tier - Term Deposit	0.17889
Single Tier - Term Deposit	0.17944
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18056
Single Tier - Term Deposit	0.18111
Single Tier - Term Deposit	0.18167
Single Tier - Term Deposit	0.18222
Single Tier - Term Deposit	0.18278
Single Tier - Term Deposit	0.18333
Single Tier - Term Deposit	0.18389
Single Tier - Term Deposit	0.18444
Single Tier - Term Deposit	0.18500
Single Tier - Term Deposit	0.18556
Single Tier - Term Deposit	0.18611
Single Tier - Term Deposit	0.18667
Single Tier - Term Deposit	0.18722
Single Tier - Term Deposit	0.18778
Single Tier - Term Deposit	0.18833
Single Tier - Term Deposit	0.18889
Single Tier - Term Deposit	0.18944
Single Tier - Term Deposit	0.19000
Single Tier - Term Deposit	0.19056
Single Tier - Term Deposit	0.19111
Single Tier - Term Deposit	0.19167

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.19222
Single Tier - Term Deposit	0.19278
Single Tier - Term Deposit	0.19333
Single Tier - Term Deposit	0.19389
Single Tier - Term Deposit	0.19444
Single Tier - Term Deposit	0.19500
Single Tier - Term Deposit	0.19556
Single Tier - Term Deposit	0.19611
Single Tier - Term Deposit	0.19667
Single Tier - Term Deposit	0.19722
Single Tier - Term Deposit	0.19778
Single Tier - Term Deposit	0.19833
Single Tier - Term Deposit	0.19889
Single Tier - Term Deposit	0.19944
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20056
Single Tier - Term Deposit	0.20111
Single Tier - Term Deposit	0.20167
Single Tier - Term Deposit	0.20222
Single Tier - Term Deposit	0.20278
Single Tier - Term Deposit	0.20333
Single Tier - Term Deposit	0.20389
Single Tier - Term Deposit	0.20444
Single Tier - Term Deposit	0.20500
Single Tier - Term Deposit	0.20556
Single Tier - Term Deposit	0.20611
Single Tier - Term Deposit	0.20667
Single Tier - Term Deposit	0.20722
Single Tier - Term Deposit	0.20778
Single Tier - Term Deposit	0.20833
Single Tier - Term Deposit	0.20889
Single Tier - Term Deposit	0.20944
Single Tier - Term Deposit	0.21000
Single Tier - Term Deposit	0.21056
Single Tier - Term Deposit	0.21111
Single Tier - Term Deposit	0.21167
Single Tier - Term Deposit	0.21222
Single Tier - Term Deposit	0.21278
Single Tier - Term Deposit	0.21333
Single Tier - Term Deposit	0.21389
Single Tier - Term Deposit	0.21444
Single Tier - Term Deposit	0.21500
Single Tier - Term Deposit	0.21556
Single Tier - Term Deposit	0.21611
Single Tier - Term Deposit	0.21667
Single Tier - Term Deposit	0.21722
Single Tier - Term Deposit	0.21778
Single Tier - Term Deposit	0.21833
Single Tier - Term Deposit	0.21889
Single Tier - Term Deposit	0.21944

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.22000
Single Tier - Term Deposit	0.22056
Single Tier - Term Deposit	0.22111
Single Tier - Term Deposit	0.22167
Single Tier - Term Deposit	0.22222
Single Tier - Term Deposit	0.22278
Single Tier - Term Deposit	0.22333
Single Tier - Term Deposit	0.22389
Single Tier - Term Deposit	0.22444
Single Tier - Term Deposit	0.22500
Single Tier - Term Deposit	0.22556
Single Tier - Term Deposit	0.22611
Single Tier - Term Deposit	0.22667
Single Tier - Term Deposit	0.22722
Single Tier - Term Deposit	0.22778
Single Tier - Term Deposit	0.22833
Single Tier - Term Deposit	0.22889
Single Tier - Term Deposit	0.22944
Single Tier - Term Deposit	0.23000
Single Tier - Term Deposit	0.23056
Single Tier - Term Deposit	0.23111
Single Tier - Term Deposit	0.23167
Single Tier - Term Deposit	0.23222
Single Tier - Term Deposit	0.23278
Single Tier - Term Deposit	0.23333
Single Tier - Term Deposit	0.23389
Single Tier - Term Deposit	0.23444
Single Tier - Term Deposit	0.23500
Single Tier - Term Deposit	0.23556
Single Tier - Term Deposit	0.23611
Single Tier - Term Deposit	0.23667
Single Tier - Term Deposit	0.23722
Single Tier - Term Deposit	0.23778
Single Tier - Term Deposit	0.23833
Single Tier - Term Deposit	0.23889
Single Tier - Term Deposit	0.23944
Single Tier - Term Deposit	0.24000
Single Tier - Term Deposit	0.24056
Single Tier - Term Deposit	0.24111
Single Tier - Term Deposit	0.24167
Single Tier - Term Deposit	0.24222
Single Tier - Term Deposit	0.24278
Single Tier - Term Deposit	0.24333
Single Tier - Term Deposit	0.24389
Single Tier - Term Deposit	0.24444
Single Tier - Term Deposit	0.24500
Single Tier - Term Deposit	0.24556
Single Tier - Term Deposit	0.24611
Single Tier - Term Deposit	0.24667
Single Tier - Term Deposit	0.24722



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month Oct 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.24778
Single Tier - Term Deposit	0.24833
Single Tier - Term Deposit	0.24889
Single Tier - Term Deposit	0.24944
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25056
Single Tier - Term Deposit	0.25111
Single Tier - Term Deposit	0.25167
Single Tier - Term Deposit	0.25222
Single Tier - Term Deposit	0.25278
Single Tier - Term Deposit	0.25333
Single Tier - Term Deposit	0.25389
Single Tier - Term Deposit	0.25444
Single Tier - Term Deposit	0.25500
Single Tier - Term Deposit	0.25556
Single Tier - Term Deposit	0.25611
Single Tier - Term Deposit	0.25667
Single Tier - Term Deposit	0.25722
Single Tier - Term Deposit	0.25778
Single Tier - Term Deposit	0.25833
Single Tier - Term Deposit	0.25889
Single Tier - Term Deposit	0.25944
Single Tier - Term Deposit	0.26000
Single Tier - Term Deposit	0.26056
Single Tier - Term Deposit	0.26111
Single Tier - Term Deposit	0.26167
Single Tier - Term Deposit	0.26222
Single Tier - Term Deposit	0.26278
Single Tier - Term Deposit	0.26333
Single Tier - Term Deposit	0.26389
Single Tier - Term Deposit	0.26444
Single Tier - Term Deposit	0.26500
Single Tier - Term Deposit	0.26556
Single Tier - Term Deposit	0.26611
Single Tier - Term Deposit	0.26667
Single Tier - Term Deposit	0.26722
Single Tier - Term Deposit	0.26778
Single Tier - Term Deposit	0.26833
Single Tier - Term Deposit	0.26889
Single Tier - Term Deposit	0.26944
Single Tier - Term Deposit	0.27000
Single Tier - Term Deposit	0.27056
Single Tier - Term Deposit	0.27111
Single Tier - Term Deposit	0.27167
Single Tier - Term Deposit	0.27222
Single Tier - Term Deposit	0.27278
Single Tier - Term Deposit	0.27333
Single Tier - Term Deposit	0.27389
Single Tier - Term Deposit	0.27444
Single Tier - Term Deposit	0.27500

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month Oct 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.27556
Single Tier - Term Deposit	0.27611
Single Tier - Term Deposit	0.27667
Single Tier - Term Deposit	0.27722
Single Tier - Term Deposit	0.27778
Single Tier - Term Deposit	0.27833
Single Tier - Term Deposit	0.27889
Single Tier - Term Deposit	0.27944
Single Tier - Term Deposit	0.28000
Single Tier - Term Deposit	0.28056
Single Tier - Term Deposit	0.28111
Single Tier - Term Deposit	0.28167
Single Tier - Term Deposit	0.28222
Single Tier - Term Deposit	0.28278
Single Tier - Term Deposit	0.28333
Single Tier - Term Deposit	0.28389
Single Tier - Term Deposit	0.28444
Single Tier - Term Deposit	0.28500
Single Tier - Term Deposit	0.28556
Single Tier - Term Deposit	0.28611
Single Tier - Term Deposit	0.28667
Single Tier - Term Deposit	0.28722
Single Tier - Term Deposit	0.28778
Single Tier - Term Deposit	0.28833
Single Tier - Term Deposit	0.28889
Single Tier - Term Deposit	0.28944
Single Tier - Term Deposit	0.29000
Single Tier - Term Deposit	0.29056
Single Tier - Term Deposit	0.29111
Single Tier - Term Deposit	0.29167
Single Tier - Term Deposit	0.29222
Single Tier - Term Deposit	0.29278
Single Tier - Term Deposit	0.29333
Single Tier - Term Deposit	0.29389
Single Tier - Term Deposit	0.29444
Single Tier - Term Deposit	0.29500
Single Tier - Term Deposit	0.29556
Single Tier - Term Deposit	0.29611
Single Tier - Term Deposit	0.29667
Single Tier - Term Deposit	0.29722
Single Tier - Term Deposit	0.29778
Single Tier - Term Deposit	0.29833
Single Tier - Term Deposit	0.29889

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.29944
Single Tier - Term Deposit	0.30000
Single Tier - Term Deposit	0.30056
Single Tier - Term Deposit	0.30111
Single Tier - Term Deposit	0.30167
Single Tier - Term Deposit	0.30222
Single Tier - Term Deposit	0.30278
Single Tier - Term Deposit	0.30333
Single Tier - Term Deposit	0.30389
Single Tier - Term Deposit	0.30444
Single Tier - Term Deposit	0.30500
Single Tier - Term Deposit	0.30556
Single Tier - Term Deposit	0.30611
Single Tier - Term Deposit	0.30667
Single Tier - Term Deposit	0.30722
Single Tier - Term Deposit	0.30778
Single Tier - Term Deposit	0.30833
Single Tier - Term Deposit	0.30889
Single Tier - Term Deposit	0.30944
Single Tier - Term Deposit	0.31000
Single Tier - Term Deposit	0.31056
Single Tier - Term Deposit	0.31111
Single Tier - Term Deposit	0.31167
Single Tier - Term Deposit	0.31222
Single Tier - Term Deposit	0.31278
Single Tier - Term Deposit	0.31333
Single Tier - Term Deposit	0.31389
Single Tier - Term Deposit	0.31444
Single Tier - Term Deposit	0.31500
Single Tier - Term Deposit	0.31556
Single Tier - Term Deposit	0.31611
Single Tier - Term Deposit	0.31667
Single Tier - Term Deposit	0.31722
Single Tier - Term Deposit	0.31778
Single Tier - Term Deposit	0.31833
Single Tier - Term Deposit	0.31889
Single Tier - Term Deposit	0.31944
Single Tier - Term Deposit	0.32000
Single Tier - Term Deposit	0.32056
Single Tier - Term Deposit	0.32111
Single Tier - Term Deposit	0.32167
Single Tier - Term Deposit	0.32222
Single Tier - Term Deposit	0.32278
Single Tier - Term Deposit	0.32333
Single Tier - Term Deposit	0.32389

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.32444
Single Tier - Term Deposit	0.32500
Single Tier - Term Deposit	0.32556
Single Tier - Term Deposit	0.32611
Single Tier - Term Deposit	0.32667
Single Tier - Term Deposit	0.32722
Single Tier - Term Deposit	0.32778
Single Tier - Term Deposit	0.32833
Single Tier - Term Deposit	0.32889
Single Tier - Term Deposit	0.32944
Single Tier - Term Deposit	0.33000
Single Tier - Term Deposit	0.33056
Single Tier - Term Deposit	0.33111
Single Tier - Term Deposit	0.33167
Single Tier - Term Deposit	0.33222
Single Tier - Term Deposit	0.33278
Single Tier - Term Deposit	0.33333

Prepared by:

Reviewed by:

Muhammad Saadan Sarwar  
Pool Manager

Khawaja Farhan Usman  
Unit Head, Pool Management

Muhammad Mujeeb Beig  
Head, Islamic Product Development & Operations

Approved by:

Kamran Zafar  
Head Distribution- Islamic Banking

Mufti Yahya Asim  
Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%

## Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.00455
Single Tier - Saving / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.06897
Single Tier - Saving / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.24138
Single Tier - Saving / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.27586
Single Tier - Saving / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.34483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.39931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.40966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.41931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42483

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
<b>Share of Rab-ul-Maal</b>	<b>80%</b>
<b>Share of Mudarib</b>	<b>20%</b>
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.42966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.43931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.44966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.45931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46414

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.46966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50345

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54276



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58207

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62138

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66069

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70000

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73931

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77862

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81793

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.81931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.82966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.83931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84345



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88069

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92000

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95862

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99655

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03172

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07103

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11034

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
<b>Share of Rab-ul-Maal</b>	<b>80%</b>
<b>Share of Mudarib</b>	<b>20%</b>
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14966



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Oct 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15241
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15310
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15379
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15448
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15517
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15586
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15655
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15724
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15793
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15862
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15931
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16069
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16138
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16207
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16276
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16345
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16414
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16483
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16552
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16621
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16690
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16759
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16828
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16897
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16966
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17034
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17103
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17172
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17241

Prepared by:



Muhammad Saadan Sarwar  
Pool Manager

Reviewed by:



Khawaja Farhan Usman  
Unit Head, Pool Management



Muhammad Mujeeb Beig  
Head, Islamic Product Development & Operations

Approved by:



Kamran Zafar  
Head Distribution- Islamic Banking

Mufti Yahya Asim  
Resident Shariah Board Member

---

**From:** Mohammad Yahya Asim <yahya.asim@hbl.com>  
**Sent:** Tuesday, September 20, 2022 12:08 PM  
**To:** Farrukh Zeeshan <farrukh.zeeshan@hbl.com>  
**Cc:** # Shariah Complainece Department <shariah.compliancedepartment@hbl.com>  
**Subject:** Re: Expected Rates - Weightages - for October 2022

Ok, please proceed.

Yahya

---