

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **November 2020** 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 Nov 2020	Month Oct 2020	Month Sept 2020
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

### Local Currency Accounts

Product Name	Payment Frequency	Profit Weightages		
		Month Nov 2020	Month Oct 2020	Month Sept 2020
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.29167	0.29169	0.29169
HBL Al-Irtifa Account				
Deposits of Rs. 1 but less than 500(K)	Monthly	0.32500	0.32492	0.32492
Deposits of Rs.500K but less than 1(M)	Monthly	0.32500	0.32492	0.32492
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.32500	0.32492	0.32492
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.32500	0.32492	0.32492
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.32500	0.32492	0.32492
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.32500	0.32492	0.32492
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.32500	0.32492	0.32492
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.32500	0.32492	0.32492
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.32500	0.32492	0.32492
Deposits of Rs. 1(B) and above	Monthly	0.32500	0.32492	0.32492

### REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00550	0.00549	0.00549
HBL at Work Islamic Premium Account	January & July	0.00550	0.00549	0.00549
Non-Chequing Remunerative Current Margin Account	Monthly	0.00550	0.00549	0.00549

### FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES

FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly	0.16667	0.33333	0.33333
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly	0.54167	0.33333	0.33333
FUNDS ACCEPTANCE UNDER ILTF FROM 5 TO 10 YEARS	Monthly	0.16667	0.16667	0.16667
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly	0.00583	0.00549	0.00549
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly	0.00583	0.00549	0.00549
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly	0.16667	0.16667	0.16667
SBP Islamic Refinance Scheme for Modernization of SMEs	Monthly	0.16667	0.16667	0.16667

### AL-SAMARAT TERM ACCOUNTS

#### Profit on Maturity

1 Month	Maturity	0.38833	0.37781	0.37781
3 Months	Maturity	0.40250	0.39129	0.39129
6 Months	Maturity	0.43000	0.41837	0.41837
One Year	Maturity	0.45090	0.56200	0.56200
Three Years	Maturity	0.45921	0.55361	0.55361
Five Years	Maturity	0.44996	0.62105	0.62105

#### Profit on Monthly

One Year	Monthly	0.41822	0.53695	0.53695
Three Years	Monthly	0.39861	0.47925	0.47925
Five Years	Monthly	0.44713	0.43185	0.43185

#### Profit on Quarterly

One Year	Quarterly	0.41254	0.54697	0.54697
Three Years	Quarterly	0.48929	0.49273	0.49273
Five Years	Quarterly	0.46840	0.46567	0.46567

#### Profit on Semi Annually

One Year	Semi Annually	0.39092	0.72848	0.72848
Three Years	Semi Annually	0.35110	0.68022	0.68022
Five Years	Semi Annually	0.46118	0.68022	0.68022

Prepared by:

Muhammad Saadan Sarwar  
Pool Manager

Reviewed by:

Khawaja Farhan Usman  
Head, Pool Management Unit

Muhammad Mujeeb Beig  
Head, Islamic Product Development & Operations

Approved by:

Kamran Zafar  
Head Distribution- Islamic Banking

Afaq Khan  
Head, Islamic Banking

Mufti Yahya Asim  
Resident Shariah Board Member

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		Month Nov 2020	Month Oct 2020	Month Sept 2020
	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 Nov 2020	Month Oct 2020	Month Sept 2020
FCY Less than 1000	Monthly	0.01667	0.01667	0.01667
FCY 1000 to less than FCY 50,000	Monthly	0.02500	0.02500	0.02500
From FCY 50,000 & above	Monthly	0.03333	0.03333	0.03333

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

##### One Month

FCY From 1,000 to 99,999	Maturity	0.03167	0.03167	0.03167
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03500	0.03500	0.03500

##### Two Months

FCY From 1,000 to 99,999	Maturity	0.03167	0.03167	0.03167
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03500	0.03500	0.03500

##### Three Months

FCY From 1,000 to 99,999	Maturity	0.03167	0.03167	0.03167
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03500	0.03500	0.03500

##### Six Months

FCY From 1,000 to 99,999	Maturity	0.03333	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.03500	0.03500	0.03500
FCY From 500,000 & above	Maturity	0.03667	0.03667	0.03667

##### Twelve Months

FCY From 1,000 to 99,999	Maturity	0.03333	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.03500	0.03500	0.03500
FCY From 500,000 & above	Maturity	0.03667	0.03667	0.03667

##### Two Years

FCY From 1,000 to 99,999	Maturity	0.03833	0.03833	0.03833
FCY From 100,000 to 499,999	Maturity	0.04000	0.04000	0.04000
FCY From 500,000 & above	Maturity	0.04167	0.04167	0.04167

##### Three Years

FCY From 1,000 to 99,999	Maturity	0.04167	0.04167	0.04167
FCY From 100,000 to 499,999	Maturity	0.04333	0.04333	0.04333
FCY From 500,000 & above	Maturity	0.04500	0.04500	0.04500

##### Four Years

FCY From 1,000 to 99,999	Maturity	0.04667	0.04667	0.04667
FCY From 100,000 to 499,999	Maturity	0.04750	0.04750	0.04750
FCY From 500,000 & above	Maturity	0.04833	0.04833	0.04833

##### Five Years

FCY From 1,000 to 99,999	Maturity	0.04833	0.04833	0.04833
FCY From 100,000 to 499,999	Maturity	0.04917	0.04917	0.04917
FCY From 500,000 & above	Maturity	0.05000	0.05000	0.05000

Prepared by:

Muhammad Saadan Sarwar  
Pool Manager

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Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **November 2020**, 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.

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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	0.16667
Single Tier - Term Deposit	0.16750
Single Tier - Term Deposit	0.16833
Single Tier - Term Deposit	0.16917
Single Tier - Term Deposit	0.17000
Single Tier - Term Deposit	0.17083
Single Tier - Term Deposit	0.17167
Single Tier - Term Deposit	0.17250
Single Tier - Term Deposit	0.17333
Single Tier - Term Deposit	0.17417
Single Tier - Term Deposit	0.17500
Single Tier - Term Deposit	0.17583
Single Tier - Term Deposit	0.17667
Single Tier - Term Deposit	0.17750
Single Tier - Term Deposit	0.17833
Single Tier - Term Deposit	0.17917
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18083
Single Tier - Term Deposit	0.18167
Single Tier - Term Deposit	0.18250
Single Tier - Term Deposit	0.18333
Single Tier - Term Deposit	0.18417
Single Tier - Term Deposit	0.18500
Single Tier - Term Deposit	0.18583
Single Tier - Term Deposit	0.18667
Single Tier - Term Deposit	0.18750
Single Tier - Term Deposit	0.18833
Single Tier - Term Deposit	0.18917
Single Tier - Term Deposit	0.19000
Single Tier - Term Deposit	0.19083
Single Tier - Term Deposit	0.19167
Single Tier - Term Deposit	0.19250
Single Tier - Term Deposit	0.19333
Single Tier - Term Deposit	0.19417
Single Tier - Term Deposit	0.19500
Single Tier - Term Deposit	0.19583
Single Tier - Term Deposit	0.19667
Single Tier - Term Deposit	0.19750
Single Tier - Term Deposit	0.19833

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	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.19917
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20083
Single Tier - Term Deposit	0.20167
Single Tier - Term Deposit	0.20250
Single Tier - Term Deposit	0.20333
Single Tier - Term Deposit	0.20417
Single Tier - Term Deposit	0.20500
Single Tier - Term Deposit	0.20583
Single Tier - Term Deposit	0.20667
Single Tier - Term Deposit	0.20750
Single Tier - Term Deposit	0.20833
Single Tier - Term Deposit	0.20917
Single Tier - Term Deposit	0.21000
Single Tier - Term Deposit	0.21083
Single Tier - Term Deposit	0.21167
Single Tier - Term Deposit	0.21250
Single Tier - Term Deposit	0.21333
Single Tier - Term Deposit	0.21417
Single Tier - Term Deposit	0.21500
Single Tier - Term Deposit	0.21583
Single Tier - Term Deposit	0.21667
Single Tier - Term Deposit	0.21750
Single Tier - Term Deposit	0.21833
Single Tier - Term Deposit	0.21917
Single Tier - Term Deposit	0.22000
Single Tier - Term Deposit	0.22083
Single Tier - Term Deposit	0.22167
Single Tier - Term Deposit	0.22250
Single Tier - Term Deposit	0.22333
Single Tier - Term Deposit	0.22417
Single Tier - Term Deposit	0.22500
Single Tier - Term Deposit	0.22583
Single Tier - Term Deposit	0.22667
Single Tier - Term Deposit	0.22750
Single Tier - Term Deposit	0.22833
Single Tier - Term Deposit	0.22917
Single Tier - Term Deposit	0.23000
Single Tier - Term Deposit	0.23083
Single Tier - Term Deposit	0.23167
Single Tier - Term Deposit	0.23250
Single Tier - Term Deposit	0.23333
Single Tier - Term Deposit	0.23417
Single Tier - Term Deposit	0.23500

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	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.23583
Single Tier - Term Deposit	0.23667
Single Tier - Term Deposit	0.23750
Single Tier - Term Deposit	0.23833
Single Tier - Term Deposit	0.23917
Single Tier - Term Deposit	0.24000
Single Tier - Term Deposit	0.24083
Single Tier - Term Deposit	0.24167
Single Tier - Term Deposit	0.24250
Single Tier - Term Deposit	0.24333
Single Tier - Term Deposit	0.24417
Single Tier - Term Deposit	0.24500
Single Tier - Term Deposit	0.24583
Single Tier - Term Deposit	0.24667
Single Tier - Term Deposit	0.24750
Single Tier - Term Deposit	0.24833
Single Tier - Term Deposit	0.24917
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25083
Single Tier - Term Deposit	0.25167
Single Tier - Term Deposit	0.25250
Single Tier - Term Deposit	0.25333
Single Tier - Term Deposit	0.25417
Single Tier - Term Deposit	0.25500
Single Tier - Term Deposit	0.25583
Single Tier - Term Deposit	0.25667
Single Tier - Term Deposit	0.25750
Single Tier - Term Deposit	0.25833
Single Tier - Term Deposit	0.25917
Single Tier - Term Deposit	0.26000
Single Tier - Term Deposit	0.26083
Single Tier - Term Deposit	0.26167
Single Tier - Term Deposit	0.26250
Single Tier - Term Deposit	0.26333
Single Tier - Term Deposit	0.26417
Single Tier - Term Deposit	0.26500
Single Tier - Term Deposit	0.26583
Single Tier - Term Deposit	0.26667
Single Tier - Term Deposit	0.26750
Single Tier - Term Deposit	0.26833
Single Tier - Term Deposit	0.26917
Single Tier - Term Deposit	0.27000
Single Tier - Term Deposit	0.27083
Single Tier - Term Deposit	0.27167

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	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.27250
Single Tier - Term Deposit	0.27333
Single Tier - Term Deposit	0.27417
Single Tier - Term Deposit	0.27500
Single Tier - Term Deposit	0.27583
Single Tier - Term Deposit	0.27667
Single Tier - Term Deposit	0.27750
Single Tier - Term Deposit	0.27833
Single Tier - Term Deposit	0.27917
Single Tier - Term Deposit	0.28000
Single Tier - Term Deposit	0.28083
Single Tier - Term Deposit	0.28167
Single Tier - Term Deposit	0.28250
Single Tier - Term Deposit	0.28333
Single Tier - Term Deposit	0.28417
Single Tier - Term Deposit	0.28500
Single Tier - Term Deposit	0.28583
Single Tier - Term Deposit	0.28667
Single Tier - Term Deposit	0.28750
Single Tier - Term Deposit	0.28833
Single Tier - Term Deposit	0.28917
Single Tier - Term Deposit	0.29000
Single Tier - Term Deposit	0.29083
Single Tier - Term Deposit	0.29167
Single Tier - Term Deposit	0.29250
Single Tier - Term Deposit	0.29333
Single Tier - Term Deposit	0.29417
Single Tier - Term Deposit	0.29500
Single Tier - Term Deposit	0.29583
Single Tier - Term Deposit	0.29667
Single Tier - Term Deposit	0.29750
Single Tier - Term Deposit	0.29833
Single Tier - Term Deposit	0.29917
Single Tier - Term Deposit	0.30000
Single Tier - Term Deposit	0.30083
Single Tier - Term Deposit	0.30167
Single Tier - Term Deposit	0.30250
Single Tier - Term Deposit	0.30333
Single Tier - Term Deposit	0.30417
Single Tier - Term Deposit	0.30500
Single Tier - Term Deposit	0.30583
Single Tier - Term Deposit	0.30667
Single Tier - Term Deposit	0.30750
Single Tier - Term Deposit	0.30833

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	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.30917
Single Tier - Term Deposit	0.31000
Single Tier - Term Deposit	0.31083
Single Tier - Term Deposit	0.31167
Single Tier - Term Deposit	0.31250
Single Tier - Term Deposit	0.31333
Single Tier - Term Deposit	0.31417
Single Tier - Term Deposit	0.31500
Single Tier - Term Deposit	0.31583
Single Tier - Term Deposit	0.31667
Single Tier - Term Deposit	0.31750
Single Tier - Term Deposit	0.31833
Single Tier - Term Deposit	0.31917
Single Tier - Term Deposit	0.32000
Single Tier - Term Deposit	0.32083
Single Tier - Term Deposit	0.32167
Single Tier - Term Deposit	0.32250
Single Tier - Term Deposit	0.32333
Single Tier - Term Deposit	0.32417
Single Tier - Term Deposit	0.32500
Single Tier - Term Deposit	0.32583
Single Tier - Term Deposit	0.32667
Single Tier - Term Deposit	0.32750
Single Tier - Term Deposit	0.32833
Single Tier - Term Deposit	0.32917
Single Tier - Term Deposit	0.33000
Single Tier - Term Deposit	0.33083
Single Tier - Term Deposit	0.33167
Single Tier - Term Deposit	0.33250
Single Tier - Term Deposit	0.33333
Single Tier - Term Deposit	0.33417
Single Tier - Term Deposit	0.33500
Single Tier - Term Deposit	0.33583
Single Tier - Term Deposit	0.33667
Single Tier - Term Deposit	0.33750
Single Tier - Term Deposit	0.33833
Single Tier - Term Deposit	0.33917
Single Tier - Term Deposit	0.34000
Single Tier - Term Deposit	0.34083
Single Tier - Term Deposit	0.34167
Single Tier - Term Deposit	0.34250
Single Tier - Term Deposit	0.34333
Single Tier - Term Deposit	0.34417
Single Tier - Term Deposit	0.34500

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	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.34583
Single Tier - Term Deposit	0.34667
Single Tier - Term Deposit	0.34750
Single Tier - Term Deposit	0.34833
Single Tier - Term Deposit	0.34917
Single Tier - Term Deposit	0.35000
Single Tier - Term Deposit	0.35083
Single Tier - Term Deposit	0.35167
Single Tier - Term Deposit	0.35250
Single Tier - Term Deposit	0.35333
Single Tier - Term Deposit	0.35417
Single Tier - Term Deposit	0.35500
Single Tier - Term Deposit	0.35583
Single Tier - Term Deposit	0.35667
Single Tier - Term Deposit	0.35750
Single Tier - Term Deposit	0.35833
Single Tier - Term Deposit	0.35917
Single Tier - Term Deposit	0.36000
Single Tier - Term Deposit	0.36083
Single Tier - Term Deposit	0.36167
Single Tier - Term Deposit	0.36250
Single Tier - Term Deposit	0.36333
Single Tier - Term Deposit	0.36417
Single Tier - Term Deposit	0.36500
Single Tier - Term Deposit	0.36583
Single Tier - Term Deposit	0.36667
Single Tier - Term Deposit	0.36750
Single Tier - Term Deposit	0.36833
Single Tier - Term Deposit	0.36917
Single Tier - Term Deposit	0.37000
Single Tier - Term Deposit	0.37083
Single Tier - Term Deposit	0.37167
Single Tier - Term Deposit	0.37250
Single Tier - Term Deposit	0.37333
Single Tier - Term Deposit	0.37417
Single Tier - Term Deposit	0.37500
Single Tier - Term Deposit	0.37583
Single Tier - Term Deposit	0.37667
Single Tier - Term Deposit	0.37750
Single Tier - Term Deposit	0.37833
Single Tier - Term Deposit	0.37917
Single Tier - Term Deposit	0.38000
Single Tier - Term Deposit	0.38083
Single Tier - Term Deposit	0.38167



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Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.38250
Single Tier - Term Deposit	0.38333
Single Tier - Term Deposit	0.38417
Single Tier - Term Deposit	0.38500
Single Tier - Term Deposit	0.38583
Single Tier - Term Deposit	0.38667
Single Tier - Term Deposit	0.38750
Single Tier - Term Deposit	0.38833
Single Tier - Term Deposit	0.38917
Single Tier - Term Deposit	0.39000
Single Tier - Term Deposit	0.39083
Single Tier - Term Deposit	0.39167
Single Tier - Term Deposit	0.39250
Single Tier - Term Deposit	0.39333
Single Tier - Term Deposit	0.39417
Single Tier - Term Deposit	0.39500
Single Tier - Term Deposit	0.39583
Single Tier - Term Deposit	0.39667
Single Tier - Term Deposit	0.39750
Single Tier - Term Deposit	0.39833
Single Tier - Term Deposit	0.39917
Single Tier - Term Deposit	0.40000
Single Tier - Term Deposit	0.40083
Single Tier - Term Deposit	0.40167
Single Tier - Term Deposit	0.40250
Single Tier - Term Deposit	0.40333
Single Tier - Term Deposit	0.40417
Single Tier - Term Deposit	0.40500
Single Tier - Term Deposit	0.40583
Single Tier - Term Deposit	0.40667
Single Tier - Term Deposit	0.40750
Single Tier - Term Deposit	0.40833
Single Tier - Term Deposit	0.40917
Single Tier - Term Deposit	0.41000
Single Tier - Term Deposit	0.41083
Single Tier - Term Deposit	0.41167
Single Tier - Term Deposit	0.41250
Single Tier - Term Deposit	0.41333
Single Tier - Term Deposit	0.41417
Single Tier - Term Deposit	0.41500
Single Tier - Term Deposit	0.41583
Single Tier - Term Deposit	0.41667
Single Tier - Term Deposit	0.41750
Single Tier - Term Deposit	0.41833

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month November 2020, 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	0.41917
Single Tier - Term Deposit	0.42000
Single Tier - Term Deposit	0.42083
Single Tier - Term Deposit	0.42167
Single Tier - Term Deposit	0.42250
Single Tier - Term Deposit	0.42333
Single Tier - Term Deposit	0.42417
Single Tier - Term Deposit	0.42500
Single Tier - Term Deposit	0.42583
Single Tier - Term Deposit	0.42667
Single Tier - Term Deposit	0.42750
Single Tier - Term Deposit	0.42833
Single Tier - Term Deposit	0.42917
Single Tier - Term Deposit	0.43000
Single Tier - Term Deposit	0.43083
Single Tier - Term Deposit	0.43167
Single Tier - Term Deposit	0.43250
Single Tier - Term Deposit	0.43333
Single Tier - Term Deposit	0.43417
Single Tier - Term Deposit	0.43500
Single Tier - Term Deposit	0.43583
Single Tier - Term Deposit	0.43667
Single Tier - Term Deposit	0.43750
Single Tier - Term Deposit	0.43833
Single Tier - Term Deposit	0.43917
Single Tier - Term Deposit	0.44000
Single Tier - Term Deposit	0.44083
Single Tier - Term Deposit	0.44167
Single Tier - Term Deposit	0.44250
Single Tier - Term Deposit	0.44333
Single Tier - Term Deposit	0.44417
Single Tier - Term Deposit	0.44500
Single Tier - Term Deposit	0.44583
Single Tier - Term Deposit	0.44667
Single Tier - Term Deposit	0.44750
Single Tier - Term Deposit	0.44833
Single Tier - Term Deposit	0.44917
Single Tier - Term Deposit	0.45000
Single Tier - Term Deposit	0.45083
Single Tier - Term Deposit	0.45167
Single Tier - Term Deposit	0.45250
Single Tier - Term Deposit	0.45333
Single Tier - Term Deposit	0.45417
Single Tier - Term Deposit	0.45500

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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	0.45583
Single Tier - Term Deposit	0.45667
Single Tier - Term Deposit	0.45750
Single Tier - Term Deposit	0.45833
Single Tier - Term Deposit	0.45917
Single Tier - Term Deposit	0.46000
Single Tier - Term Deposit	0.46083
Single Tier - Term Deposit	0.46167
Single Tier - Term Deposit	0.46250
Single Tier - Term Deposit	0.46333
Single Tier - Term Deposit	0.46417
Single Tier - Term Deposit	0.46500
Single Tier - Term Deposit	0.46583
Single Tier - Term Deposit	0.46667
Single Tier - Term Deposit	0.46750
Single Tier - Term Deposit	0.46833
Single Tier - Term Deposit	0.46917
Single Tier - Term Deposit	0.47000
Single Tier - Term Deposit	0.47083
Single Tier - Term Deposit	0.47167
Single Tier - Term Deposit	0.47250
Single Tier - Term Deposit	0.47333
Single Tier - Term Deposit	0.47417
Single Tier - Term Deposit	0.47500
Single Tier - Term Deposit	0.47583
Single Tier - Term Deposit	0.47667
Single Tier - Term Deposit	0.47750
Single Tier - Term Deposit	0.47833
Single Tier - Term Deposit	0.47917
Single Tier - Term Deposit	0.48000
Single Tier - Term Deposit	0.48083
Single Tier - Term Deposit	0.48167
Single Tier - Term Deposit	0.48250
Single Tier - Term Deposit	0.48333
Single Tier - Term Deposit	0.48417
Single Tier - Term Deposit	0.48500
Single Tier - Term Deposit	0.48583
Single Tier - Term Deposit	0.48667
Single Tier - Term Deposit	0.48750
Single Tier - Term Deposit	0.48833
Single Tier - Term Deposit	0.48917
Single Tier - Term Deposit	0.49000
Single Tier - Term Deposit	0.49083
Single Tier - Term Deposit	0.49167

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **November 2020**, 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.

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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	0.49250
Single Tier - Term Deposit	0.49333
Single Tier - Term Deposit	0.49417
Single Tier - Term Deposit	0.49500
Single Tier - Term Deposit	0.49583
Single Tier - Term Deposit	0.49667
Single Tier - Term Deposit	0.49750
Single Tier - Term Deposit	0.49833
Single Tier - Term Deposit	0.49917
Single Tier - Term Deposit	0.50000

Prepared by:

Reviewed by:

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Pool Manager

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Head, Islamic Product Development & Operations

Approved by:

Kamran Zafar  
Head Distribution Islamic Banking

Afaq Khan  
Head, Islamic Banking

Murti 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 **November 2020**, 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/ Remunerative Current Account	0.28570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32500



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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	0.32570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36790

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	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41070

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Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45360

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **November 2020**, 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	0.45430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49640

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **November 2020**, 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	0.49710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53930



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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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58210

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **November 2020**, 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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62500

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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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66790

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71070

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **November 2020**, 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	0.71140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71790



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **November 2020**, 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.

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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	0.71860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76070

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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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80360

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **November 2020**, 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	0.80430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82710
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82790
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82860
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82930
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83640
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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84070
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84140
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84210
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84290
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84640

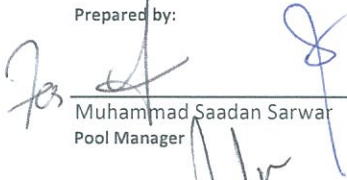
Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **November 2020**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85360
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85430
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85570
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85640
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85710

Prepared by:

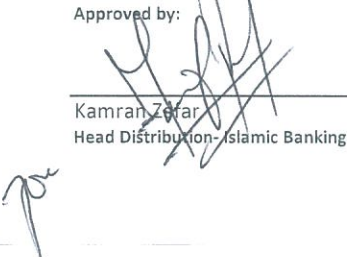
  
Muhammad Saadan Sarwar  
Pool Manager

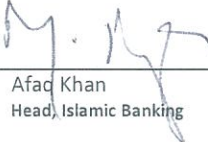
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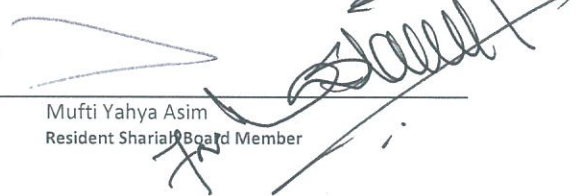
  
Khawaja Farhan Usman  
Unit Head, Pool Management

  
Muhammad Mujeeb Beig  
Head, Islamic Product Development & Operations

Approved by:

  
Kamran Zafar  
Head Distribution- Islamic Banking

  
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Head, Islamic Banking

  
Mufti Yahya Asim  
Resident Shariah Board Member