

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **Nov 2021** 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 2021	Month Oct 2021	Month Sept 2021
Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%

Local Currency Accounts
Profit Weightages

Product Name	Payment Frequency	Month Nov 2021	Month Oct 2021	Month Sept 2021
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.29167	0.29167	0.29167
Rutba Islamic Saving Account	Monthly	0.43750	0.43750	0.43750
Nisa Tawfir Islamic Saving Account	Monthly	0.54167	0.54167	0.54167

HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.30833	0.30833	0.30833
Deposits of Rs.500K but less than 1(M)	Monthly	0.30833	0.30833	0.30833
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.30833	0.30833	0.30833
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.30833	0.30833	0.30833
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.30833	0.30833	0.30833
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.30833	0.30833	0.30833
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.30833	0.30833	0.30833
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.30833	0.30833	0.30833
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.30833	0.30833	0.30833
Deposits of Rs. 1(B) and above	Monthly	0.30833	0.30833	0.30833

REMUNERATIVE CURRENT ACCOUNTS

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

FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES

FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	0.16667	0.16667	0.16667
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	0.33333	0.33333	0.33333
FUNDS ACCEPTANCE UNDER ILTF FROM 5 TO 10 YEARS	Quarterly	0.16667	0.16667	0.16667
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.00550	0.00550	0.00550
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.00550	0.00550	0.00550
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00550	0.00550	0.00550
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.16667	0.16667	0.16667
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.08333	0.08333	0.08333
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.16667	0.16667	0.16667

AL-SAMARAT TERM ACCOUNTS
Profit on Maturity

1 Month	Maturity	0.32500	0.32500	0.32500
3 Months	Maturity	0.34167	0.34167	0.34167
6 Months	Maturity	0.35833	0.35833	0.35833
One Year	Maturity	0.37500	0.37500	0.37500
Three Years	Maturity	0.41667	0.41667	0.41667
Five Years	Maturity	0.45833	0.45833	0.45833

Profit on Monthly

One Year	Monthly	0.35417	0.35417	0.35417
Three Years	Monthly	0.37500	0.37500	0.37500
Five Years	Monthly	0.41667	0.41667	0.41667

Profit on Quarterly

One Year	Quarterly	0.36250	0.36250	0.36250
Three Years	Quarterly	0.39583	0.39583	0.39583
Five Years	Quarterly	0.43750	0.43750	0.43750

Profit on Semi Annually

One Year	Semi Annually	0.37083	0.37083	0.37083
Three Years	Semi Annually	0.40833	0.40833	0.40833
Five Years	Semi Annually	0.44583	0.44583	0.44583

Prepared by:

Muhammad Saadan Sarwar
Pool Manager

Reviewed by:

Khawaja Farhan Usman
Head, Pool Management Unit

Muhammad Mujeeb Beig
Head, Islamic Product

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 **Nov 2021**, 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 2021	Month Oct 2021	Month Sept 2021
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Foreign Currency Accounts

Profit Weightages

HBL Islamic FC PLS Account	Payment Frequency	Month Nov 2021	Month Oct 2021	Month Sept 2021
FCY Less than 1000	Monthly	0.00766	0.01667	0.01667
FCY 1000 to less than FCY 50,000	Monthly	0.00842	0.02500	0.02500
From FCY 50,000 & above	Monthly	0.00919	0.03333	0.03333

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	0.00995	0.03167	0.03167
FCY From 100,000 to 499,999	Maturity	0.01041	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.01072	0.03500	0.03500

Two Months

FCY From 1,000 to 99,999	Maturity	0.00995	0.03167	0.03167
FCY From 100,000 to 499,999	Maturity	0.01041	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.01072	0.03500	0.03500

Three Months

FCY From 1,000 to 99,999	Maturity	0.01072	0.03167	0.03167
FCY From 100,000 to 499,999	Maturity	0.01225	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.01531	0.03500	0.03500

Six Months

FCY From 1,000 to 99,999	Maturity	0.01531	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.01838	0.03500	0.03500
FCY From 500,000 & above	Maturity	0.02297	0.03667	0.03667

Twelve Months

FCY From 1,000 to 99,999	Maturity	0.02297	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.02374	0.03500	0.03500
FCY From 500,000 & above	Maturity	0.02450	0.03667	0.03667

Two Years

FCY From 1,000 to 99,999	Maturity	0.02450	0.03833	0.03833
FCY From 100,000 to 499,999	Maturity	0.02496	0.04000	0.04000
FCY From 500,000 & above	Maturity	0.02527	0.04167	0.04167

Three Years

FCY From 1,000 to 99,999	Maturity	0.02603	0.04167	0.04167
FCY From 100,000 to 499,999	Maturity	0.02649	0.04333	0.04333
FCY From 500,000 & above	Maturity	0.02680	0.04500	0.04500

Four Years

FCY From 1,000 to 99,999	Maturity	0.02757	0.04667	0.04667
FCY From 100,000 to 499,999	Maturity	0.02802	0.04750	0.04750
FCY From 500,000 & above	Maturity	0.02833	0.04833	0.04833

Five Years

FCY From 1,000 to 99,999	Maturity	0.02848	0.04833	0.04833
FCY From 100,000 to 499,999	Maturity	0.02910	0.04917	0.04917
FCY From 500,000 & above	Maturity	0.03063	0.05000	0.05000

Prepared by:

Muhammad Saad Sarwar
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Approved by:

Kamran Zafar
Head Distribution- Islamic Banking

Reviewed by:

Khawaja Usman Usman
Head, Pool Management Unit

Muhammad Mujeeb Beig
Head, Islamic

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 Nov 2021, 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%

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.00550 ✓
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34667

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month Nov 2021, 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	0.34750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40583

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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46583

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month Nov 2021, 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	0.46667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52583

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month Nov 2021, 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	0.52667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58333

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month Nov 2021, 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	0.58417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64000

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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	0.64083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69083

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	Profit Sharing Ratio
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Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74667

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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 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	0.74750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79917

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

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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	0.80000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85000


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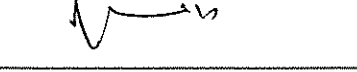
	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87500

Prepared by:


Muhammad Saad Sarwar
Pool Manager

Reviewed by:


Khawaja Farhan Usman
Unit Head, Pool Management


Muhammad Mujeib 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 **Nov 2021**, 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
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

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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	0.20417
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
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

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

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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **Nov 2021**, 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	0.32667
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
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

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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

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

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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

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

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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

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

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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

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

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: Kamran Zafar
Sent: Monday, October 18, 2021 4:17 PM
To: Muhammad Saadan Sarwar; Muhammad Mujeeb Beig
Cc: Khawaja Farhan Usman
Subject: RE: General Pool - LCY FCY Proposed rates - Weightages - Nov 2021

OK

Thanks & Regards,

Kamran Zafar | General Manager | Head Distributions - Islamic Banking
Habib Bank Limited | Ground Floor, Jubilee General Building, I.I.Chundrigar Road, Karachi.
| Cell # 0322 9207741 | Direct # 021 33117902 | Ext: 17902 | Email: kamran.zafar@hbl.com



From: Mohammad Yahya Asim
Sent: Wednesday, October 20, 2021 3:41 PM
To: Farrukh Zeeshan <farrukh.zeeshan@hbl.com>
Cc: # Shariah Compliance Department <shariah.compliancedepartment@hbl.com>
Subject: Re: General Pool / Special Pool - LCY FCY Proposed rates - Weightages - Nov 2021

Ok, proceed.

Yahya
