

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

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

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

Local Currency Accounts

Product Name	Profit Weightages			
	Payment Frequency	Month Nov 2022	Month Oct 2022	Month Sept 2022
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.51500	0.47538	0.44366
Rutba Islamic Saving Account (Senior Citizen)	Monthly	1.12500	1.03846	1.19787
Uraan Islamic Saving Account (Young Savers)	Monthly	1.12500	1.03846	1.19787
Nisa Tawfir Islamic Saving Account	Monthly	1.13500	1.04769	1.20852

HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.52333	0.48308	0.47205
Deposits of Rs.500K but less than 1(M)	Monthly	0.52333	0.48308	0.47205
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.52333	0.48308	0.47205
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.52333	0.48308	0.47205
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.52333	0.48308	0.47205
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.52333	0.48308	0.47205
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.52333	0.48308	0.47205
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.52333	0.48308	0.47205
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.52333	0.48308	0.47205
Deposits of Rs. 1(B) and above	Monthly	0.52333	0.48308	0.47205

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00550	0.00508	0.00586
HBL at Work Islamic Premium Account	January & July	0.00550	0.00508	0.00586
Non-Chequing Remunerative Current Margin Account	Monthly	0.00550	0.00508	0.00586

FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES

FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	0.83333	0.76923	0.79858
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	0.54167	0.50000	0.22183
FUNDS ACCEPTANCE UNDER ILTF FROM 5 TO 10 YEARS	Quarterly	0.83333	0.76923	0.79858
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.00550	0.00508	0.00586
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.00550	0.00508	0.00586
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00550	0.00508	0.00586
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.83333	0.76923	0.79858
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.08333	0.07692	0.08873
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.83333	0.76923	0.79858

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity				
1 Month	Maturity	0.54833	0.50615	0.49423
3 Months	Maturity	0.58167	0.53692	0.54392
6 Months	Maturity	0.61500	0.56769	0.59361
One Year	Maturity	0.64833	0.59846	0.64241
Three Years	Maturity	0.68167	0.62923	0.69210
Five Years	Maturity	0.71500	0.66000	0.74179
Profit on Monthly				
One Year	Monthly	0.62333	0.57538	0.58385
Three Years	Monthly	0.65667	0.60615	0.63265
Five Years	Monthly	0.69000	0.63692	0.68234
Profit on Quarterly				
One Year	Quarterly	0.63167	0.58308	0.60337
Three Years	Quarterly	0.66500	0.61385	0.65306
Five Years	Quarterly	0.69833	0.64462	0.70186
Profit on Semi Annually				
One Year	Semi Annually	0.64000	0.59077	0.62289
Three Years	Semi Annually	0.67333	0.62154	0.67258
Five Years	Semi Annually	0.70667	0.65231	0.72227

Prepared by:


Muhammad Saadan Sarwar
Pool Manager

Approved by:

Kamran Zafar
Head Distribution- Islamic Banking

Reviewed by:


Khawaja Farhan Usman
Head, Pool Management Unit

Muhammad Mujeeb Beig
Head, Islamic Product

Mufti Yahya Asim
Resident Shariah Board Member

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

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

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

Foreign Currency Accounts

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

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

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

Two Months

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

Three Months

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

Six Months

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

Twelve Months

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

Two Years

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

Three Years

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

Four Years

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

Five Years

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

Prepared by:

Muhammad Saadan Sarwar
Pool Manager

Approved by:

Reviewed by:

Khawaja Farhan Usman
Head, Pool Management Unit

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Head, Islamic

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

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

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.00550
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.47917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.48917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.49917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.50917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51583

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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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/Nisa	0.51667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.51917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.52917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.53917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.54917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.55917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56333

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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/Nisa	0.56417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.56917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.57917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.58917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.59917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.60917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61083

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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/Nisa	0.61167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.61917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.62917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.63917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.64917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65833

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.65917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.66917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.67917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.68917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.69917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70583

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.70917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.71917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.72917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.73917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.74917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75333

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.75917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.76917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.77917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.78917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.79917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.80083

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.84917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.85917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.86917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.87917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.88917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89583

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.89917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.90917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.91917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.92917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.93917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94333

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.94917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.95917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.96917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.97917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.98917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99083

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	0.99917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.00917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.01917

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 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.02917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.03917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.04917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.05917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06417

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.06917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.07917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.08917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.09917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.10917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11167

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.11917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.12917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.13917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.14917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15833

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.15917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.16917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.17917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.18917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.19917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20417

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.20917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.21917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.22917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.23917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24667

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.24917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.25917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.26917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.27917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.28917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29417

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.29917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.30917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.31917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.32917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.33917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34167

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.34917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.35917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.36917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.37917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.38917

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.39917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40667
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40750
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40833
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.40917
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.41000
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.41083
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.41167
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.41250
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.41333
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.41417
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.41500
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.41583
Single Tier - Saving / Term Deposit/ Remunerative Current Account/Nisa	1.41667

Prepared by:

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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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

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

Foreign Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Term Deposit	0.02000 ✓
Single Tier - Term Deposit	0.02050
Single Tier - Term Deposit	0.02100
Single Tier - Term Deposit	0.02150
Single Tier - Term Deposit	0.02200
Single Tier - Term Deposit	0.02250
Single Tier - Term Deposit	0.02300
Single Tier - Term Deposit	0.02350
Single Tier - Term Deposit	0.02400
Single Tier - Term Deposit	0.02450
Single Tier - Term Deposit	0.02500
Single Tier - Term Deposit	0.02550
Single Tier - Term Deposit	0.02600
Single Tier - Term Deposit	0.02650
Single Tier - Term Deposit	0.02700
Single Tier - Term Deposit	0.02750
Single Tier - Term Deposit	0.02800
Single Tier - Term Deposit	0.02850
Single Tier - Term Deposit	0.02900
Single Tier - Term Deposit	0.02950
Single Tier - Term Deposit	0.03000
Single Tier - Term Deposit	0.03050
Single Tier - Term Deposit	0.03100
Single Tier - Term Deposit	0.03150
Single Tier - Term Deposit	0.03200
Single Tier - Term Deposit	0.03250
Single Tier - Term Deposit	0.03300
Single Tier - Term Deposit	0.03350
Single Tier - Term Deposit	0.03400
Single Tier - Term Deposit	0.03450
Single Tier - Term Deposit	0.03500
Single Tier - Term Deposit	0.03550
Single Tier - Term Deposit	0.03600
Single Tier - Term Deposit	0.03650
Single Tier - Term Deposit	0.03700
Single Tier - Term Deposit	0.03750
Single Tier - Term Deposit	0.03800
Single Tier - Term Deposit	0.03850
Single Tier - Term Deposit	0.03900
Single Tier - Term Deposit	0.03950
Single Tier - Term Deposit	0.04000
Single Tier - Term Deposit	0.04050
Single Tier - Term Deposit	0.04100
Single Tier - Term Deposit	0.04150
Single Tier - Term Deposit	0.04200

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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	0.04250
Single Tier - Term Deposit	0.04300
Single Tier - Term Deposit	0.04350
Single Tier - Term Deposit	0.04400
Single Tier - Term Deposit	0.04450
Single Tier - Term Deposit	0.04500
Single Tier - Term Deposit	0.04550
Single Tier - Term Deposit	0.04600
Single Tier - Term Deposit	0.04650
Single Tier - Term Deposit	0.04700
Single Tier - Term Deposit	0.04750
Single Tier - Term Deposit	0.04800
Single Tier - Term Deposit	0.04850
Single Tier - Term Deposit	0.04900
Single Tier - Term Deposit	0.04950
Single Tier - Term Deposit	0.05000
Single Tier - Term Deposit	0.05050
Single Tier - Term Deposit	0.05100
Single Tier - Term Deposit	0.05150
Single Tier - Term Deposit	0.05200
Single Tier - Term Deposit	0.05250
Single Tier - Term Deposit	0.05300
Single Tier - Term Deposit	0.05350
Single Tier - Term Deposit	0.05400
Single Tier - Term Deposit	0.05450
Single Tier - Term Deposit	0.05500
Single Tier - Term Deposit	0.05550
Single Tier - Term Deposit	0.05600
Single Tier - Term Deposit	0.05650
Single Tier - Term Deposit	0.05700
Single Tier - Term Deposit	0.05750
Single Tier - Term Deposit	0.05800
Single Tier - Term Deposit	0.05850
Single Tier - Term Deposit	0.05900
Single Tier - Term Deposit	0.05950
Single Tier - Term Deposit	0.06000
Single Tier - Term Deposit	0.06050
Single Tier - Term Deposit	0.06100
Single Tier - Term Deposit	0.06150
Single Tier - Term Deposit	0.06200
Single Tier - Term Deposit	0.06250
Single Tier - Term Deposit	0.06300
Single Tier - Term Deposit	0.06350
Single Tier - Term Deposit	0.06400
Single Tier - Term Deposit	0.06450
Single Tier - Term Deposit	0.06500
Single Tier - Term Deposit	0.06550
Single Tier - Term Deposit	0.06600
Single Tier - Term Deposit	0.06650

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.06700
Single Tier - Term Deposit	0.06750
Single Tier - Term Deposit	0.06800
Single Tier - Term Deposit	0.06850
Single Tier - Term Deposit	0.06900
Single Tier - Term Deposit	0.06950
Single Tier - Term Deposit	0.07000
Single Tier - Term Deposit	0.07050
Single Tier - Term Deposit	0.07100
Single Tier - Term Deposit	0.07150
Single Tier - Term Deposit	0.07200
Single Tier - Term Deposit	0.07250
Single Tier - Term Deposit	0.07300
Single Tier - Term Deposit	0.07350
Single Tier - Term Deposit	0.07400
Single Tier - Term Deposit	0.07450
Single Tier - Term Deposit	0.07500
Single Tier - Term Deposit	0.07550
Single Tier - Term Deposit	0.07600
Single Tier - Term Deposit	0.07650
Single Tier - Term Deposit	0.07700
Single Tier - Term Deposit	0.07750
Single Tier - Term Deposit	0.07800
Single Tier - Term Deposit	0.07850
Single Tier - Term Deposit	0.07900
Single Tier - Term Deposit	0.07950
Single Tier - Term Deposit	0.08000
Single Tier - Term Deposit	0.08050
Single Tier - Term Deposit	0.08100
Single Tier - Term Deposit	0.08150
Single Tier - Term Deposit	0.08200
Single Tier - Term Deposit	0.08250
Single Tier - Term Deposit	0.08300
Single Tier - Term Deposit	0.08350
Single Tier - Term Deposit	0.08400
Single Tier - Term Deposit	0.08450
Single Tier - Term Deposit	0.08500
Single Tier - Term Deposit	0.08550
Single Tier - Term Deposit	0.08600
Single Tier - Term Deposit	0.08650
Single Tier - Term Deposit	0.08700
Single Tier - Term Deposit	0.08750
Single Tier - Term Deposit	0.08800
Single Tier - Term Deposit	0.08850
Single Tier - Term Deposit	0.08900
Single Tier - Term Deposit	0.08950
Single Tier - Term Deposit	0.09000
Single Tier - Term Deposit	0.09050
Single Tier - Term Deposit	0.09100

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 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.09150
Single Tier - Term Deposit	0.09200
Single Tier - Term Deposit	0.09250
Single Tier - Term Deposit	0.09300
Single Tier - Term Deposit	0.09350
Single Tier - Term Deposit	0.09400
Single Tier - Term Deposit	0.09450
Single Tier - Term Deposit	0.09500
Single Tier - Term Deposit	0.09550
Single Tier - Term Deposit	0.09600
Single Tier - Term Deposit	0.09650
Single Tier - Term Deposit	0.09700
Single Tier - Term Deposit	0.09750
Single Tier - Term Deposit	0.09800
Single Tier - Term Deposit	0.09850
Single Tier - Term Deposit	0.09900
Single Tier - Term Deposit	0.09950
Single Tier - Term Deposit	0.10000
Single Tier - Term Deposit	0.10050
Single Tier - Term Deposit	0.10100
Single Tier - Term Deposit	0.10150
Single Tier - Term Deposit	0.10200
Single Tier - Term Deposit	0.10250
Single Tier - Term Deposit	0.10300
Single Tier - Term Deposit	0.10350
Single Tier - Term Deposit	0.10400
Single Tier - Term Deposit	0.10450
Single Tier - Term Deposit	0.10500
Single Tier - Term Deposit	0.10550
Single Tier - Term Deposit	0.10600
Single Tier - Term Deposit	0.10650
Single Tier - Term Deposit	0.10700
Single Tier - Term Deposit	0.10750
Single Tier - Term Deposit	0.10800
Single Tier - Term Deposit	0.10850
Single Tier - Term Deposit	0.10900
Single Tier - Term Deposit	0.10950
Single Tier - Term Deposit	0.11000
Single Tier - Term Deposit	0.11050
Single Tier - Term Deposit	0.11100
Single Tier - Term Deposit	0.11150
Single Tier - Term Deposit	0.11200
Single Tier - Term Deposit	0.11250
Single Tier - Term Deposit	0.11300
Single Tier - Term Deposit	0.11350
Single Tier - Term Deposit	0.11400
Single Tier - Term Deposit	0.11450
Single Tier - Term Deposit	0.11500
Single Tier - Term Deposit	0.11550

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.11600
Single Tier - Term Deposit	0.11650
Single Tier - Term Deposit	0.11700
Single Tier - Term Deposit	0.11750
Single Tier - Term Deposit	0.11800
Single Tier - Term Deposit	0.11850
Single Tier - Term Deposit	0.11900
Single Tier - Term Deposit	0.11950
Single Tier - Term Deposit	0.12000
Single Tier - Term Deposit	0.12050
Single Tier - Term Deposit	0.12100
Single Tier - Term Deposit	0.12150
Single Tier - Term Deposit	0.12200
Single Tier - Term Deposit	0.12250
Single Tier - Term Deposit	0.12300
Single Tier - Term Deposit	0.12350
Single Tier - Term Deposit	0.12400
Single Tier - Term Deposit	0.12450
Single Tier - Term Deposit	0.12500
Single Tier - Term Deposit	0.12550
Single Tier - Term Deposit	0.12600
Single Tier - Term Deposit	0.12650
Single Tier - Term Deposit	0.12700
Single Tier - Term Deposit	0.12750
Single Tier - Term Deposit	0.12800
Single Tier - Term Deposit	0.12850
Single Tier - Term Deposit	0.12900
Single Tier - Term Deposit	0.12950
Single Tier - Term Deposit	0.13000
Single Tier - Term Deposit	0.13050
Single Tier - Term Deposit	0.13100
Single Tier - Term Deposit	0.13150
Single Tier - Term Deposit	0.13200
Single Tier - Term Deposit	0.13250
Single Tier - Term Deposit	0.13300
Single Tier - Term Deposit	0.13350
Single Tier - Term Deposit	0.13400
Single Tier - Term Deposit	0.13450
Single Tier - Term Deposit	0.13500
Single Tier - Term Deposit	0.13550
Single Tier - Term Deposit	0.13600
Single Tier - Term Deposit	0.13650
Single Tier - Term Deposit	0.13700
Single Tier - Term Deposit	0.13750
Single Tier - Term Deposit	0.13800
Single Tier - Term Deposit	0.13850
Single Tier - Term Deposit	0.13900
Single Tier - Term Deposit	0.13950
Single Tier - Term Deposit	0.14000

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 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.14050
Single Tier - Term Deposit	0.14100
Single Tier - Term Deposit	0.14150
Single Tier - Term Deposit	0.14200
Single Tier - Term Deposit	0.14250
Single Tier - Term Deposit	0.14300
Single Tier - Term Deposit	0.14350
Single Tier - Term Deposit	0.14400
Single Tier - Term Deposit	0.14450
Single Tier - Term Deposit	0.14500
Single Tier - Term Deposit	0.14550
Single Tier - Term Deposit	0.14600
Single Tier - Term Deposit	0.14650
Single Tier - Term Deposit	0.14700
Single Tier - Term Deposit	0.14750
Single Tier - Term Deposit	0.14800
Single Tier - Term Deposit	0.14850
Single Tier - Term Deposit	0.14900
Single Tier - Term Deposit	0.14950
Single Tier - Term Deposit	0.15000
Single Tier - Term Deposit	0.15050
Single Tier - Term Deposit	0.15100
Single Tier - Term Deposit	0.15150
Single Tier - Term Deposit	0.15200
Single Tier - Term Deposit	0.15250
Single Tier - Term Deposit	0.15300
Single Tier - Term Deposit	0.15350
Single Tier - Term Deposit	0.15400
Single Tier - Term Deposit	0.15450
Single Tier - Term Deposit	0.15500
Single Tier - Term Deposit	0.15550
Single Tier - Term Deposit	0.15600
Single Tier - Term Deposit	0.15650
Single Tier - Term Deposit	0.15700
Single Tier - Term Deposit	0.15750
Single Tier - Term Deposit	0.15800
Single Tier - Term Deposit	0.15850
Single Tier - Term Deposit	0.15900
Single Tier - Term Deposit	0.15950
Single Tier - Term Deposit	0.16000
Single Tier - Term Deposit	0.16050
Single Tier - Term Deposit	0.16100
Single Tier - Term Deposit	0.16150
Single Tier - Term Deposit	0.16200
Single Tier - Term Deposit	0.16250
Single Tier - Term Deposit	0.16300
Single Tier - Term Deposit	0.16350
Single Tier - Term Deposit	0.16400
Single Tier - Term Deposit	0.16450

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.16500
Single Tier - Term Deposit	0.16550
Single Tier - Term Deposit	0.16600
Single Tier - Term Deposit	0.16650
Single Tier - Term Deposit	0.16700
Single Tier - Term Deposit	0.16750
Single Tier - Term Deposit	0.16800
Single Tier - Term Deposit	0.16850
Single Tier - Term Deposit	0.16900
Single Tier - Term Deposit	0.16950
Single Tier - Term Deposit	0.17000
Single Tier - Term Deposit	0.17050
Single Tier - Term Deposit	0.17100
Single Tier - Term Deposit	0.17150
Single Tier - Term Deposit	0.17200
Single Tier - Term Deposit	0.17250
Single Tier - Term Deposit	0.17300
Single Tier - Term Deposit	0.17350
Single Tier - Term Deposit	0.17400
Single Tier - Term Deposit	0.17450
Single Tier - Term Deposit	0.17500
Single Tier - Term Deposit	0.17550
Single Tier - Term Deposit	0.17600
Single Tier - Term Deposit	0.17650
Single Tier - Term Deposit	0.17700
Single Tier - Term Deposit	0.17750
Single Tier - Term Deposit	0.17800
Single Tier - Term Deposit	0.17850
Single Tier - Term Deposit	0.17900
Single Tier - Term Deposit	0.17950
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18050
Single Tier - Term Deposit	0.18100
Single Tier - Term Deposit	0.18150
Single Tier - Term Deposit	0.18200
Single Tier - Term Deposit	0.18250
Single Tier - Term Deposit	0.18300
Single Tier - Term Deposit	0.18350
Single Tier - Term Deposit	0.18400
Single Tier - Term Deposit	0.18450
Single Tier - Term Deposit	0.18500
Single Tier - Term Deposit	0.18550
Single Tier - Term Deposit	0.18600
Single Tier - Term Deposit	0.18650
Single Tier - Term Deposit	0.18700
Single Tier - Term Deposit	0.18750
Single Tier - Term Deposit	0.18800
Single Tier - Term Deposit	0.18850
Single Tier - Term Deposit	0.18900

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 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.18950
Single Tier - Term Deposit	0.19000
Single Tier - Term Deposit	0.19050
Single Tier - Term Deposit	0.19100
Single Tier - Term Deposit	0.19150
Single Tier - Term Deposit	0.19200
Single Tier - Term Deposit	0.19250
Single Tier - Term Deposit	0.19300
Single Tier - Term Deposit	0.19350
Single Tier - Term Deposit	0.19400
Single Tier - Term Deposit	0.19450
Single Tier - Term Deposit	0.19500
Single Tier - Term Deposit	0.19550
Single Tier - Term Deposit	0.19600
Single Tier - Term Deposit	0.19650
Single Tier - Term Deposit	0.19700
Single Tier - Term Deposit	0.19750
Single Tier - Term Deposit	0.19800
Single Tier - Term Deposit	0.19850
Single Tier - Term Deposit	0.19900
Single Tier - Term Deposit	0.19950
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20050
Single Tier - Term Deposit	0.20100
Single Tier - Term Deposit	0.20150
Single Tier - Term Deposit	0.20200
Single Tier - Term Deposit	0.20250
Single Tier - Term Deposit	0.20300
Single Tier - Term Deposit	0.20350
Single Tier - Term Deposit	0.20400
Single Tier - Term Deposit	0.20450
Single Tier - Term Deposit	0.20500
Single Tier - Term Deposit	0.20550
Single Tier - Term Deposit	0.20600
Single Tier - Term Deposit	0.20650
Single Tier - Term Deposit	0.20700
Single Tier - Term Deposit	0.20750
Single Tier - Term Deposit	0.20800
Single Tier - Term Deposit	0.20850
Single Tier - Term Deposit	0.20900
Single Tier - Term Deposit	0.20950
Single Tier - Term Deposit	0.21000
Single Tier - Term Deposit	0.21050
Single Tier - Term Deposit	0.21100
Single Tier - Term Deposit	0.21150

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.21200
Single Tier - Term Deposit	0.21250
Single Tier - Term Deposit	0.21300
Single Tier - Term Deposit	0.21350
Single Tier - Term Deposit	0.21400
Single Tier - Term Deposit	0.21450
Single Tier - Term Deposit	0.21500
Single Tier - Term Deposit	0.21550
Single Tier - Term Deposit	0.21600
Single Tier - Term Deposit	0.21650
Single Tier - Term Deposit	0.21700
Single Tier - Term Deposit	0.21750
Single Tier - Term Deposit	0.21800
Single Tier - Term Deposit	0.21850
Single Tier - Term Deposit	0.21900
Single Tier - Term Deposit	0.21950
Single Tier - Term Deposit	0.22000
Single Tier - Term Deposit	0.22050
Single Tier - Term Deposit	0.22100
Single Tier - Term Deposit	0.22150
Single Tier - Term Deposit	0.22200
Single Tier - Term Deposit	0.22250
Single Tier - Term Deposit	0.22300
Single Tier - Term Deposit	0.22350
Single Tier - Term Deposit	0.22400
Single Tier - Term Deposit	0.22450
Single Tier - Term Deposit	0.22500
Single Tier - Term Deposit	0.22550
Single Tier - Term Deposit	0.22600
Single Tier - Term Deposit	0.22650
Single Tier - Term Deposit	0.22700
Single Tier - Term Deposit	0.22750
Single Tier - Term Deposit	0.22800
Single Tier - Term Deposit	0.22850
Single Tier - Term Deposit	0.22900
Single Tier - Term Deposit	0.22950
Single Tier - Term Deposit	0.23000
Single Tier - Term Deposit	0.23050
Single Tier - Term Deposit	0.23100
Single Tier - Term Deposit	0.23150
Single Tier - Term Deposit	0.23200
Single Tier - Term Deposit	0.23250
Single Tier - Term Deposit	0.23300
Single Tier - Term Deposit	0.23350
Single Tier - Term Deposit	0.23400
Single Tier - Term Deposit	0.23450
Single Tier - Term Deposit	0.23500
Single Tier - Term Deposit	0.23550
Single Tier - Term Deposit	0.23600

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 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.23650
Single Tier - Term Deposit	0.23700
Single Tier - Term Deposit	0.23750
Single Tier - Term Deposit	0.23800
Single Tier - Term Deposit	0.23850
Single Tier - Term Deposit	0.23900
Single Tier - Term Deposit	0.23950
Single Tier - Term Deposit	0.24000
Single Tier - Term Deposit	0.24050
Single Tier - Term Deposit	0.24100
Single Tier - Term Deposit	0.24150
Single Tier - Term Deposit	0.24200
Single Tier - Term Deposit	0.24250
Single Tier - Term Deposit	0.24300
Single Tier - Term Deposit	0.24350
Single Tier - Term Deposit	0.24400
Single Tier - Term Deposit	0.24450
Single Tier - Term Deposit	0.24500
Single Tier - Term Deposit	0.24550
Single Tier - Term Deposit	0.24600
Single Tier - Term Deposit	0.24650
Single Tier - Term Deposit	0.24700
Single Tier - Term Deposit	0.24750
Single Tier - Term Deposit	0.24800
Single Tier - Term Deposit	0.24850
Single Tier - Term Deposit	0.24900
Single Tier - Term Deposit	0.24950
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25050
Single Tier - Term Deposit	0.25100
Single Tier - Term Deposit	0.25150
Single Tier - Term Deposit	0.25200
Single Tier - Term Deposit	0.25250
Single Tier - Term Deposit	0.25300
Single Tier - Term Deposit	0.25350
Single Tier - Term Deposit	0.25400
Single Tier - Term Deposit	0.25450
Single Tier - Term Deposit	0.25500
Single Tier - Term Deposit	0.25550
Single Tier - Term Deposit	0.25600
Single Tier - Term Deposit	0.25650
Single Tier - Term Deposit	0.25700
Single Tier - Term Deposit	0.25750
Single Tier - Term Deposit	0.25800
Single Tier - Term Deposit	0.25850
Single Tier - Term Deposit	0.25900
Single Tier - Term Deposit	0.25950
Single Tier - Term Deposit	0.26000
Single Tier - Term Deposit	0.26050

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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	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.26100
Single Tier - Term Deposit	0.26150
Single Tier - Term Deposit	0.26200
Single Tier - Term Deposit	0.26250
Single Tier - Term Deposit	0.26300
Single Tier - Term Deposit	0.26350
Single Tier - Term Deposit	0.26400
Single Tier - Term Deposit	0.26450
Single Tier - Term Deposit	0.26500
Single Tier - Term Deposit	0.26550
Single Tier - Term Deposit	0.26600
Single Tier - Term Deposit	0.26650
Single Tier - Term Deposit	0.26700
Single Tier - Term Deposit	0.26750
Single Tier - Term Deposit	0.26800
Single Tier - Term Deposit	0.26850
Single Tier - Term Deposit	0.26900
Single Tier - Term Deposit	0.26950
Single Tier - Term Deposit	0.27000
Single Tier - Term Deposit	0.27050
Single Tier - Term Deposit	0.27100
Single Tier - Term Deposit	0.27150
Single Tier - Term Deposit	0.27200
Single Tier - Term Deposit	0.27250
Single Tier - Term Deposit	0.27300
Single Tier - Term Deposit	0.27350
Single Tier - Term Deposit	0.27400
Single Tier - Term Deposit	0.27450
Single Tier - Term Deposit	0.27500
Single Tier - Term Deposit	0.27550
Single Tier - Term Deposit	0.27600
Single Tier - Term Deposit	0.27650
Single Tier - Term Deposit	0.27700
Single Tier - Term Deposit	0.27750
Single Tier - Term Deposit	0.27800
Single Tier - Term Deposit	0.27850
Single Tier - Term Deposit	0.27900
Single Tier - Term Deposit	0.27950
Single Tier - Term Deposit	0.28000
Single Tier - Term Deposit	0.28050
Single Tier - Term Deposit	0.28100
Single Tier - Term Deposit	0.28150
Single Tier - Term Deposit	0.28200
Single Tier - Term Deposit	0.28250
Single Tier - Term Deposit	0.28300
Single Tier - Term Deposit	0.28350
Single Tier - Term Deposit	0.28400
Single Tier - Term Deposit	0.28450
Single Tier - Term Deposit	0.28500

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 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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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	0.28550
Single Tier - Term Deposit	0.28600
Single Tier - Term Deposit	0.28650
Single Tier - Term Deposit	0.28700
Single Tier - Term Deposit	0.28750
Single Tier - Term Deposit	0.28800
Single Tier - Term Deposit	0.28850
Single Tier - Term Deposit	0.28900
Single Tier - Term Deposit	0.28950
Single Tier - Term Deposit	0.29000
Single Tier - Term Deposit	0.29050
Single Tier - Term Deposit	0.29100
Single Tier - Term Deposit	0.29150
Single Tier - Term Deposit	0.29200
Single Tier - Term Deposit	0.29250
Single Tier - Term Deposit	0.29300
Single Tier - Term Deposit	0.29350
Single Tier - Term Deposit	0.29400
Single Tier - Term Deposit	0.29450
Single Tier - Term Deposit	0.29500
Single Tier - Term Deposit	0.29550
Single Tier - Term Deposit	0.29600
Single Tier - Term Deposit	0.29650
Single Tier - Term Deposit	0.29700
Single Tier - Term Deposit	0.29750
Single Tier - Term Deposit	0.29800
Single Tier - Term Deposit	0.29850
Single Tier - Term Deposit	0.29900
Single Tier - Term Deposit	0.29950
Single Tier - Term Deposit	0.30000
Single Tier - Term Deposit	0.30050
Single Tier - Term Deposit	0.30100
Single Tier - Term Deposit	0.30150
Single Tier - Term Deposit	0.30200
Single Tier - Term Deposit	0.30250
Single Tier - Term Deposit	0.30300
Single Tier - Term Deposit	0.30350
Single Tier - Term Deposit	0.30400
Single Tier - Term Deposit	0.30450
Single Tier - Term Deposit	0.30500
Single Tier - Term Deposit	0.30550
Single Tier - Term Deposit	0.30600
Single Tier - Term Deposit	0.30650
Single Tier - Term Deposit	0.30700
Single Tier - Term Deposit	0.30750
Single Tier - Term Deposit	0.30800
Single Tier - Term Deposit	0.30850
Single Tier - Term Deposit	0.30900
Single Tier - Term Deposit	0.30950

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.31000
Single Tier - Term Deposit	0.31050
Single Tier - Term Deposit	0.31100
Single Tier - Term Deposit	0.31150
Single Tier - Term Deposit	0.31200
Single Tier - Term Deposit	0.31250
Single Tier - Term Deposit	0.31300
Single Tier - Term Deposit	0.31350
Single Tier - Term Deposit	0.31400
Single Tier - Term Deposit	0.31450
Single Tier - Term Deposit	0.31500
Single Tier - Term Deposit	0.31550
Single Tier - Term Deposit	0.31600
Single Tier - Term Deposit	0.31650
Single Tier - Term Deposit	0.31700
Single Tier - Term Deposit	0.31750
Single Tier - Term Deposit	0.31800
Single Tier - Term Deposit	0.31850
Single Tier - Term Deposit	0.31900
Single Tier - Term Deposit	0.31950
Single Tier - Term Deposit	0.32000
Single Tier - Term Deposit	0.32050
Single Tier - Term Deposit	0.32100
Single Tier - Term Deposit	0.32150
Single Tier - Term Deposit	0.32200
Single Tier - Term Deposit	0.32250
Single Tier - Term Deposit	0.32300
Single Tier - Term Deposit	0.32350
Single Tier - Term Deposit	0.32400
Single Tier - Term Deposit	0.32450
Single Tier - Term Deposit	0.32500
Single Tier - Term Deposit	0.32550
Single Tier - Term Deposit	0.32600
Single Tier - Term Deposit	0.32650
Single Tier - Term Deposit	0.32700
Single Tier - Term Deposit	0.32750
Single Tier - Term Deposit	0.32800
Single Tier - Term Deposit	0.32850
Single Tier - Term Deposit	0.32900
Single Tier - Term Deposit	0.32950
Single Tier - Term Deposit	0.33000
Single Tier - Term Deposit	0.33050
Single Tier - Term Deposit	0.33100
Single Tier - Term Deposit	0.33150
Single Tier - Term Deposit	0.33200
Single Tier - Term Deposit	0.33250
Single Tier - Term Deposit	0.33300
Single Tier - Term Deposit	0.33350
Single Tier - Term Deposit	0.33400

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 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.33450
Single Tier - Term Deposit	0.33500
Single Tier - Term Deposit	0.33550
Single Tier - Term Deposit	0.33600
Single Tier - Term Deposit	0.33650
Single Tier - Term Deposit	0.33700
Single Tier - Term Deposit	0.33750
Single Tier - Term Deposit	0.33800
Single Tier - Term Deposit	0.33850
Single Tier - Term Deposit	0.33900
Single Tier - Term Deposit	0.33950
Single Tier - Term Deposit	0.34000
Single Tier - Term Deposit	0.34050
Single Tier - Term Deposit	0.34100
Single Tier - Term Deposit	0.34150
Single Tier - Term Deposit	0.34200
Single Tier - Term Deposit	0.34250
Single Tier - Term Deposit	0.34300
Single Tier - Term Deposit	0.34350
Single Tier - Term Deposit	0.34400
Single Tier - Term Deposit	0.34450
Single Tier - Term Deposit	0.34500
Single Tier - Term Deposit	0.34550
Single Tier - Term Deposit	0.34600
Single Tier - Term Deposit	0.34650
Single Tier - Term Deposit	0.34700
Single Tier - Term Deposit	0.34750
Single Tier - Term Deposit	0.34800
Single Tier - Term Deposit	0.34850
Single Tier - Term Deposit	0.34900
Single Tier - Term Deposit	0.34950
Single Tier - Term Deposit	0.35000

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: Muhammad Mujeeb Beig
Sent: Monday, October 24, 2022 12:56 PM
To: Muhammad Saadan Sarwar; Khawaja Farhan Usman
Cc: Kamran Zafar; Sadaf Zehra; Kazim Raza
Subject: RE: Expected Rates - Weightages - for November 2022

You may proceed..

Regards
Mujeeb Beig

From: Kamran Zafar
Sent: Sunday, October 23, 2022 7:04 PM
To: Muhammad Saadan Sarwar; Muhammad Mujeeb Beig; Sadaf Zehra; Kazim Raza
Cc: Khawaja Farhan Usman
Subject: RE: Expected Rates - Weightages - for November 2022

Approved

Thanks & Regards,
Kamran Zafar | General Manager | Head Distributions - Islamic Banking

From: Mohammad Yahya Asim <yahya.asim@hbl.com>
Sent: Tuesday, October 25, 2022 3:00 PM
To: Farrukh Zeeshan <farrukh.zeeshan@hbl.com>
Cc: # Shariah Complainece Department <shariah.compliancedepartment@hbl.com>
Subject: Re: Expected Rates - Weightages - for November 2022

agreed and approved.

Yahya
