



ISLAMIC BANKING  
اسلامی بینکنگ

## Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2023/28

October 23, 2023

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### Declaration of Weightages and Profit-Sharing Ratio for the Month of November 2023

To: All Islamic Banking Branches  
All Islamic Banking Windows

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

From: Pool Management Unit – Islamic Banking

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We are enclosing the General and Special/ Specific Deposits' Profit-Sharing Ratio and Weightages (LCY & FCY) that will be applicable for the month of **November 2023**.

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

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

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**Raja Sohail Saraj**  
Head – Retail Banking,  
Islamic Banking

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

**Enclosed:**

Profit Sharing Ratio and Weightages Sheets for LCY & FCY.

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **November 2023** and two Previous periods which are applicable to its Savings deposits and term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of the 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 2023	Month Oct 2023	Month Sept 2023
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

**Local Currency Accounts**

Product Name	Payment Frequency	Profit Weightages		
		Month Nov 2023	Month Oct 2023	Month Sept 2023

**SAVING ACCOUNTS**

HBL Islamic PLS Account	Monthly	0.39208	0.41635	0.41646
Rutba Islamic Saving Account (Senior Citizen)	Monthly	0.93352	0.97433	1.02244
Uraan Islamic Saving Account (Young Savers)	Monthly	0.93352	0.97433	1.02244
Nisa Tawfir Islamic Saving Account	Monthly	0.93352	0.97433	1.02244

**HBL Al-Irtifa Account**

Deposits of Rs. 1 but less than 500(K)	Monthly	0.39663	0.42110	0.42145
Deposits of Rs. 500K but less than 1(M)	Monthly	0.39663	0.42110	0.42145
Deposits of Rs. 1(M) but less than 5(M)	Monthly	0.39663	0.42110	0.42145
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.39663	0.42110	0.42145
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.39663	0.42110	0.42145
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.39663	0.42110	0.42145
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.39663	0.42110	0.42145
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.39663	0.42110	0.42145
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.39663	0.42110	0.42145
Deposits of Rs. 1(B) and above	Monthly	0.39663	0.42110	0.42145

**REMUNERATIVE CURRENT ACCOUNTS**

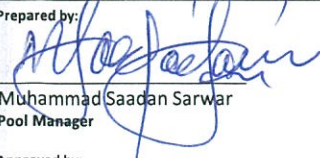
HBL Al-Mukhtar Account	Monthly	0.00301	0.00314	0.00329
HBL at Work Islamic Premium Account	January & July	0.00301	0.00314	0.00329
Non-Chequing Remunerative Current Margin Account	Monthly	0.00301	0.00314	0.00329

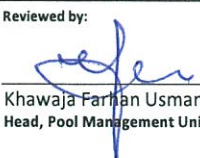
**FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES**

FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category I	Quarterly	0.13661	0.90304	0.94763
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category II	Quarterly	0.09107	0.90304	0.32419
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR STORAGE OF AGRICULTURE PRODUCE	Quarterly	0.09107	0.30894	0.94763
FUNDS ACCEPTANCE UNDER ILTFF Up to 3 Years	Quarterly	0.86521	0.90304	0.94763
FUNDS ACCEPTANCE UNDER ILTFF Up to 5 Years -13 th June 2022	Quarterly	0.09107	0.90304	0.94763
FUNDS ACCEPTANCE UNDER ILTFF Up to 5 Years -14 th June 2022 to 19th May 2022	Quarterly	0.18215	0.90304	0.94763
FUNDS ACCEPTANCE UNDER ILTFF Up to 5 Years -20 th May 2022 to 31 July 2022	Quarterly	0.31876	0.90304	0.94763
FUNDS ACCEPTANCE UNDER ILTFF Up to 5 Years- July 2022 onward as per last policy rate	Quarterly	0.86521	0.90304	0.94763
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.04554	0.23764	0.94763
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I SM	Quarterly	0.04554	0.00314	0.94763
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Co	Quarterly	0.09107	0.00314	0.94763
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00301	0.00314	0.94763
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.00301	0.90304	0.00329
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.00301	0.90304	0.00329

**AL-SAMARAT TERM ACCOUNTS**

<b>Profit on Maturity</b>				
1 Month	Maturity	0.40528	0.42300	0.42394
3 Months	Maturity	0.40574	0.42348	0.42643
6 Months	Maturity	0.40619	0.42395	0.42893
One Year	Maturity	0.43033	0.44914	0.44638
Three Years	Maturity	0.43488	0.45390	0.44888
Five Years	Maturity	0.43944	0.45865	0.45387
<b>Profit on Monthly</b>				
One Year	Monthly	0.41667	0.43489	0.43142
Three Years	Monthly	0.42122	0.43964	0.43392
Five Years	Monthly	0.42577	0.44439	0.43890
<b>Profit on Quarterly</b>				
One Year	Quarterly	0.42122	0.43964	0.43641
Three Years	Quarterly	0.42577	0.44439	0.43890
Five Years	Quarterly	0.43033	0.44914	0.44389
<b>Profit on Semi Annually</b>				
One Year	Semi Annually	0.42577	0.44439	0.44140
Three Years	Semi Annually	0.43033	0.44914	0.44389
Five Years	Semi Annually	0.43488	0.45390	0.44888

Prepared by:  
  
 Muhammad Saadan Sarwar  
 Pool Manager

Reviewed by:  
  
 Khawaja Farhan Usman  
 Head, Pool Management Unit

Muhammad Mujeeb Beig  
 Head, Islamic Products

Approved by:  
  
 Raja Sohail Saraj  
 Head Retail - Islamic Banking

Mufti Yahya Asim  
 Resident Shariah Board Member



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **November 2023** and two Previous periods which are applicable to its Savings deposits and term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

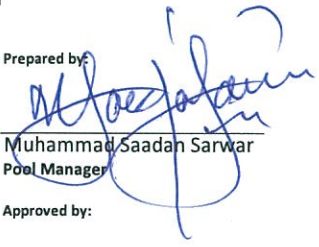
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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month Nov 2023	Month Oct 2023	Month Sept 2023
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

### Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month Nov 2023	Month Oct 2023	Month Sept 2023
FCY Less than 1000	Monthly	0.04007	0.04135	0.04339
FCY 1000 to less than FCY 50,000	Monthly	0.04007	0.04135	0.04339
From FCY 50,000 & above	Monthly	0.04007	0.04135	0.04339

Prepared by:

  
Muhammad Saad Sarwar  
Pool Manager

Approved by:

Raja Sohail Saraj  
Head Retail - Islamic Banking

Reviewed by:

  
Khawaja Farhan Usman  
Head, Pool Management Unit

Muhammad Mujeeb Beig  
Head, Islamic Products Structuring

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 **November 2023**, which are applicable. 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%
<b>Local Currency Accounts</b>	
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17441
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17486
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17532
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17577
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17623
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17668
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17714
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17760
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17805
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17851
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17896
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17942
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.17987
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.18033

Prepared by:

Muhammad Saadan Sarwar  
Pool Manager

Approved by:

Raja Sohail Saraj  
Head Retail- Islamic Banking

Reviewed by:

Khawaja Farhan Usman  
Unit Head, Pool Management

Muhammad Mujeeb Beig  
Head, Products Structuring

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 of **November 2023**, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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	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	0.00911
Single Tier - Term Deposit	0.00934
Single Tier - Term Deposit	0.00956
Single Tier - Term Deposit	0.00979
Single Tier - Term Deposit	0.01002
Single Tier - Term Deposit	0.01025
Single Tier - Term Deposit	0.01047
Single Tier - Term Deposit	0.01070
Single Tier - Term Deposit	0.01093
Single Tier - Term Deposit	0.01116
Single Tier - Term Deposit	0.01138
Single Tier - Term Deposit	0.01161
Single Tier - Term Deposit	0.01184
Single Tier - Term Deposit	0.01207
Single Tier - Term Deposit	0.01230
Single Tier - Term Deposit	0.01252
Single Tier - Term Deposit	0.01275
Single Tier - Term Deposit	0.01298
Single Tier - Term Deposit	0.01321
Single Tier - Term Deposit	0.01343
Single Tier - Term Deposit	0.01366
Single Tier - Term Deposit	0.01389
Single Tier - Term Deposit	0.01412
Single Tier - Term Deposit	0.01434
Single Tier - Term Deposit	0.01457
Single Tier - Term Deposit	0.01480
Single Tier - Term Deposit	0.01503
Single Tier - Term Deposit	0.01526
Single Tier - Term Deposit	0.01548
Single Tier - Term Deposit	0.01571
Single Tier - Term Deposit	0.01594
Single Tier - Term Deposit	0.01617
Single Tier - Term Deposit	0.01639
Single Tier - Term Deposit	0.01662
Single Tier - Term Deposit	0.01685
Single Tier - Term Deposit	0.01708
Single Tier - Term Deposit	0.01730
Single Tier - Term Deposit	0.01753
Single Tier - Term Deposit	0.01776
Single Tier - Term Deposit	0.01799
Single Tier - Term Deposit	0.01821
Single Tier - Term Deposit	0.01844
Single Tier - Term Deposit	0.01867
Single Tier - Term Deposit	0.01890
Single Tier - Term Deposit	0.01913
Single Tier - Term Deposit	0.01935
Single Tier - Term Deposit	0.01958
Single Tier - Term Deposit	0.01981
Single Tier - Term Deposit	0.02004
Single Tier - Term Deposit	0.02026
Single Tier - Term Deposit	0.02049
Single Tier - Term Deposit	0.02072
Single Tier - Term Deposit	0.02095
Single Tier - Term Deposit	0.02117
Single Tier - Term Deposit	0.02140
Single Tier - Term Deposit	0.02163
Single Tier - Term Deposit	0.02186
Single Tier - Term Deposit	0.02209
Single Tier - Term Deposit	0.02231
Single Tier - Term Deposit	0.02254
Single Tier - Term Deposit	0.02277
Single Tier - Term Deposit	0.02300
Single Tier - Term Deposit	0.02322
Single Tier - Term Deposit	0.02345
Single Tier - Term Deposit	0.02368
Single Tier - Term Deposit	0.02391
Single Tier - Term Deposit	0.02413
Single Tier - Term Deposit	0.02436
Single Tier - Term Deposit	0.02459
Single Tier - Term Deposit	0.02482
Single Tier - Term Deposit	0.02505

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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%

### Foreign Currency Accounts

Single Tier - Term Deposit	0.02527
Single Tier - Term Deposit	0.02550
Single Tier - Term Deposit	0.02573
Single Tier - Term Deposit	0.02596
Single Tier - Term Deposit	0.02618
Single Tier - Term Deposit	0.02641
Single Tier - Term Deposit	0.02664
Single Tier - Term Deposit	0.02687
Single Tier - Term Deposit	0.02709
Single Tier - Term Deposit	0.02732
Single Tier - Term Deposit	0.02755
Single Tier - Term Deposit	0.02778
Single Tier - Term Deposit	0.02801
Single Tier - Term Deposit	0.02823
Single Tier - Term Deposit	0.02846
Single Tier - Term Deposit	0.02869
Single Tier - Term Deposit	0.02892
Single Tier - Term Deposit	0.02914
Single Tier - Term Deposit	0.02937
Single Tier - Term Deposit	0.02960
Single Tier - Term Deposit	0.02983
Single Tier - Term Deposit	0.03005
Single Tier - Term Deposit	0.03028
Single Tier - Term Deposit	0.03051
Single Tier - Term Deposit	0.03074
Single Tier - Term Deposit	0.03097
Single Tier - Term Deposit	0.03119
Single Tier - Term Deposit	0.03142
Single Tier - Term Deposit	0.03165
Single Tier - Term Deposit	0.03188
Single Tier - Term Deposit	0.03210
Single Tier - Term Deposit	0.03233
Single Tier - Term Deposit	0.03256
Single Tier - Term Deposit	0.03279
Single Tier - Term Deposit	0.03301
Single Tier - Term Deposit	0.03324
Single Tier - Term Deposit	0.03347
Single Tier - Term Deposit	0.03370
Single Tier - Term Deposit	0.03393
Single Tier - Term Deposit	0.03415
Single Tier - Term Deposit	0.03438
Single Tier - Term Deposit	0.03461
Single Tier - Term Deposit	0.03484
Single Tier - Term Deposit	0.03506
Single Tier - Term Deposit	0.03529
Single Tier - Term Deposit	0.03552
Single Tier - Term Deposit	0.03575
Single Tier - Term Deposit	0.03597
Single Tier - Term Deposit	0.03620
Single Tier - Term Deposit	0.03643
Single Tier - Term Deposit	0.03666
Single Tier - Term Deposit	0.03689
Single Tier - Term Deposit	0.03711
Single Tier - Term Deposit	0.03734
Single Tier - Term Deposit	0.03757
Single Tier - Term Deposit	0.03780
Single Tier - Term Deposit	0.03802
Single Tier - Term Deposit	0.03825
Single Tier - Term Deposit	0.03848
Single Tier - Term Deposit	0.03871
Single Tier - Term Deposit	0.03893
Single Tier - Term Deposit	0.03916
Single Tier - Term Deposit	0.03939
Single Tier - Term Deposit	0.03962
Single Tier - Term Deposit	0.03985
Single Tier - Term Deposit	0.04007
Single Tier - Term Deposit	0.04030
Single Tier - Term Deposit	0.04053
Single Tier - Term Deposit	0.04076
Single Tier - Term Deposit	0.04098
Single Tier - Term Deposit	0.04121
Single Tier - Term Deposit	0.04144
Single Tier - Term Deposit	0.04167

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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%

### Foreign Currency Accounts

Single Tier - Term Deposit	0.04189
Single Tier - Term Deposit	0.04212
Single Tier - Term Deposit	0.04235
Single Tier - Term Deposit	0.04258
Single Tier - Term Deposit	0.04281
Single Tier - Term Deposit	0.04303
Single Tier - Term Deposit	0.04326
Single Tier - Term Deposit	0.04349
Single Tier - Term Deposit	0.04372
Single Tier - Term Deposit	0.04394
Single Tier - Term Deposit	0.04417
Single Tier - Term Deposit	0.04440
Single Tier - Term Deposit	0.04463
Single Tier - Term Deposit	0.04485
Single Tier - Term Deposit	0.04508
Single Tier - Term Deposit	0.04531
Single Tier - Term Deposit	0.04554
Single Tier - Term Deposit	0.04577
Single Tier - Term Deposit	0.04599
Single Tier - Term Deposit	0.04622
Single Tier - Term Deposit	0.04645
Single Tier - Term Deposit	0.04668
Single Tier - Term Deposit	0.04690
Single Tier - Term Deposit	0.04713
Single Tier - Term Deposit	0.04736
Single Tier - Term Deposit	0.04759
Single Tier - Term Deposit	0.04781
Single Tier - Term Deposit	0.04804
Single Tier - Term Deposit	0.04827
Single Tier - Term Deposit	0.04850
Single Tier - Term Deposit	0.04872
Single Tier - Term Deposit	0.04895
Single Tier - Term Deposit	0.04918
Single Tier - Term Deposit	0.04941
Single Tier - Term Deposit	0.04964
Single Tier - Term Deposit	0.04986
Single Tier - Term Deposit	0.05009
Single Tier - Term Deposit	0.05032
Single Tier - Term Deposit	0.05055
Single Tier - Term Deposit	0.05077
Single Tier - Term Deposit	0.05100
Single Tier - Term Deposit	0.05123
Single Tier - Term Deposit	0.05146
Single Tier - Term Deposit	0.05168
Single Tier - Term Deposit	0.05191
Single Tier - Term Deposit	0.05214
Single Tier - Term Deposit	0.05237
Single Tier - Term Deposit	0.05260
Single Tier - Term Deposit	0.05282
Single Tier - Term Deposit	0.05305
Single Tier - Term Deposit	0.05328
Single Tier - Term Deposit	0.05351
Single Tier - Term Deposit	0.05373
Single Tier - Term Deposit	0.05396
Single Tier - Term Deposit	0.05419
Single Tier - Term Deposit	0.05442
Single Tier - Term Deposit	0.05464
Single Tier - Term Deposit	0.05487
Single Tier - Term Deposit	0.05510
Single Tier - Term Deposit	0.05533
Single Tier - Term Deposit	0.05556
Single Tier - Term Deposit	0.05578
Single Tier - Term Deposit	0.05601
Single Tier - Term Deposit	0.05624
Single Tier - Term Deposit	0.05647
Single Tier - Term Deposit	0.05669
Single Tier - Term Deposit	0.05692
Single Tier - Term Deposit	0.05715
Single Tier - Term Deposit	0.05738
Single Tier - Term Deposit	0.05760
Single Tier - Term Deposit	0.05783
Single Tier - Term Deposit	0.05806
Single Tier - Term Deposit	0.05829



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

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

**Foreign Currency Accounts**

Single Tier - Term Deposit	0.05852
Single Tier - Term Deposit	0.05874
Single Tier - Term Deposit	0.05897
Single Tier - Term Deposit	0.05920
Single Tier - Term Deposit	0.05943
Single Tier - Term Deposit	0.05965
Single Tier - Term Deposit	0.05988
Single Tier - Term Deposit	0.06011
Single Tier - Term Deposit	0.06034
Single Tier - Term Deposit	0.06056
Single Tier - Term Deposit	0.06079
Single Tier - Term Deposit	0.06102
Single Tier - Term Deposit	0.06125
Single Tier - Term Deposit	0.06148
Single Tier - Term Deposit	0.06170
Single Tier - Term Deposit	0.06193
Single Tier - Term Deposit	0.06216
Single Tier - Term Deposit	0.06239
Single Tier - Term Deposit	0.06261
Single Tier - Term Deposit	0.06284
Single Tier - Term Deposit	0.06307
Single Tier - Term Deposit	0.06330
Single Tier - Term Deposit	0.06352
Single Tier - Term Deposit	0.06375
Single Tier - Term Deposit	0.06398
Single Tier - Term Deposit	0.06421
Single Tier - Term Deposit	0.06444
Single Tier - Term Deposit	0.06466
Single Tier - Term Deposit	0.06489
Single Tier - Term Deposit	0.06512
Single Tier - Term Deposit	0.06535
Single Tier - Term Deposit	0.06557
Single Tier - Term Deposit	0.06580
Single Tier - Term Deposit	0.06603
Single Tier - Term Deposit	0.06626
Single Tier - Term Deposit	0.06648
Single Tier - Term Deposit	0.06671
Single Tier - Term Deposit	0.06694
Single Tier - Term Deposit	0.06717
Single Tier - Term Deposit	0.06740
Single Tier - Term Deposit	0.06762
Single Tier - Term Deposit	0.06785
Single Tier - Term Deposit	0.06808
Single Tier - Term Deposit	0.06831
Single Tier - Term Deposit	0.06853
Single Tier - Term Deposit	0.06876
Single Tier - Term Deposit	0.06899
Single Tier - Term Deposit	0.06922
Single Tier - Term Deposit	0.06944
Single Tier - Term Deposit	0.06967
Single Tier - Term Deposit	0.06990
Single Tier - Term Deposit	0.07013
Single Tier - Term Deposit	0.07036
Single Tier - Term Deposit	0.07058
Single Tier - Term Deposit	0.07081
Single Tier - Term Deposit	0.07104
Single Tier - Term Deposit	0.07127
Single Tier - Term Deposit	0.07149
Single Tier - Term Deposit	0.07172
Single Tier - Term Deposit	0.07195
Single Tier - Term Deposit	0.07218
Single Tier - Term Deposit	0.07240
Single Tier - Term Deposit	0.07263
Single Tier - Term Deposit	0.07286
Single Tier - Term Deposit	0.07309
Single Tier - Term Deposit	0.07332
Single Tier - Term Deposit	0.07354
Single Tier - Term Deposit	0.07377
Single Tier - Term Deposit	0.07400
Single Tier - Term Deposit	0.07423
Single Tier - Term Deposit	0.07445
Single Tier - Term Deposit	0.07468
Single Tier - Term Deposit	0.07491

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of November 2023, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the 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

Single Tier - Term Deposit	0.07514
Single Tier - Term Deposit	0.07536
Single Tier - Term Deposit	0.07559
Single Tier - Term Deposit	0.07582
Single Tier - Term Deposit	0.07605
Single Tier - Term Deposit	0.07628
Single Tier - Term Deposit	0.07650
Single Tier - Term Deposit	0.07673
Single Tier - Term Deposit	0.07696
Single Tier - Term Deposit	0.07719
Single Tier - Term Deposit	0.07741
Single Tier - Term Deposit	0.07764
Single Tier - Term Deposit	0.07787
Single Tier - Term Deposit	0.07810
Single Tier - Term Deposit	0.07832
Single Tier - Term Deposit	0.07855
Single Tier - Term Deposit	0.07878
Single Tier - Term Deposit	0.07901
Single Tier - Term Deposit	0.07923
Single Tier - Term Deposit	0.07946
Single Tier - Term Deposit	0.07969
Single Tier - Term Deposit	0.07992
Single Tier - Term Deposit	0.08015
Single Tier - Term Deposit	0.08037
Single Tier - Term Deposit	0.08060
Single Tier - Term Deposit	0.08083
Single Tier - Term Deposit	0.08106
Single Tier - Term Deposit	0.08128
Single Tier - Term Deposit	0.08151
Single Tier - Term Deposit	0.08174
Single Tier - Term Deposit	0.08197
Single Tier - Term Deposit	0.08219
Single Tier - Term Deposit	0.08242
Single Tier - Term Deposit	0.08265
Single Tier - Term Deposit	0.08288
Single Tier - Term Deposit	0.08311
Single Tier - Term Deposit	0.08333
Single Tier - Term Deposit	0.08356
Single Tier - Term Deposit	0.08379
Single Tier - Term Deposit	0.08402
Single Tier - Term Deposit	0.08424
Single Tier - Term Deposit	0.08447
Single Tier - Term Deposit	0.08470
Single Tier - Term Deposit	0.08493
Single Tier - Term Deposit	0.08515
Single Tier - Term Deposit	0.08538
Single Tier - Term Deposit	0.08561
Single Tier - Term Deposit	0.08584
Single Tier - Term Deposit	0.08607
Single Tier - Term Deposit	0.08629
Single Tier - Term Deposit	0.08652
Single Tier - Term Deposit	0.08675
Single Tier - Term Deposit	0.08698
Single Tier - Term Deposit	0.08720
Single Tier - Term Deposit	0.08743
Single Tier - Term Deposit	0.08766
Single Tier - Term Deposit	0.08789
Single Tier - Term Deposit	0.08811
Single Tier - Term Deposit	0.08834
Single Tier - Term Deposit	0.08857
Single Tier - Term Deposit	0.08880
Single Tier - Term Deposit	0.08903
Single Tier - Term Deposit	0.08925
Single Tier - Term Deposit	0.08948
Single Tier - Term Deposit	0.08971
Single Tier - Term Deposit	0.08994
Single Tier - Term Deposit	0.09016
Single Tier - Term Deposit	0.09039
Single Tier - Term Deposit	0.09062
Single Tier - Term Deposit	0.09085
Single Tier - Term Deposit	0.09107
Single Tier - Term Deposit	0.09130
Single Tier - Term Deposit	0.09153

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of November 2023, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

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

**Foreign Currency Accounts**

Single Tier - Term Deposit	0.09176
Single Tier - Term Deposit	0.09199
Single Tier - Term Deposit	0.09221
Single Tier - Term Deposit	0.09244
Single Tier - Term Deposit	0.09267
Single Tier - Term Deposit	0.09290
Single Tier - Term Deposit	0.09312
Single Tier - Term Deposit	0.09335
Single Tier - Term Deposit	0.09358
Single Tier - Term Deposit	0.09381
Single Tier - Term Deposit	0.09403
Single Tier - Term Deposit	0.09426
Single Tier - Term Deposit	0.09449
Single Tier - Term Deposit	0.09472
Single Tier - Term Deposit	0.09495
Single Tier - Term Deposit	0.09517
Single Tier - Term Deposit	0.09540
Single Tier - Term Deposit	0.09563
Single Tier - Term Deposit	0.09586
Single Tier - Term Deposit	0.09608
Single Tier - Term Deposit	0.09631
Single Tier - Term Deposit	0.09654
Single Tier - Term Deposit	0.09677
Single Tier - Term Deposit	0.09699
Single Tier - Term Deposit	0.09722
Single Tier - Term Deposit	0.09745
Single Tier - Term Deposit	0.09768
Single Tier - Term Deposit	0.09791
Single Tier - Term Deposit	0.09813
Single Tier - Term Deposit	0.09836
Single Tier - Term Deposit	0.09859
Single Tier - Term Deposit	0.09882
Single Tier - Term Deposit	0.09904
Single Tier - Term Deposit	0.09927
Single Tier - Term Deposit	0.09950
Single Tier - Term Deposit	0.09973
Single Tier - Term Deposit	0.09995
Single Tier - Term Deposit	0.10018
Single Tier - Term Deposit	0.10041
Single Tier - Term Deposit	0.10064
Single Tier - Term Deposit	0.10087
Single Tier - Term Deposit	0.10109
Single Tier - Term Deposit	0.10132
Single Tier - Term Deposit	0.10155
Single Tier - Term Deposit	0.10178
Single Tier - Term Deposit	0.10200
Single Tier - Term Deposit	0.10223
Single Tier - Term Deposit	0.10246
Single Tier - Term Deposit	0.10269
Single Tier - Term Deposit	0.10291
Single Tier - Term Deposit	0.10314
Single Tier - Term Deposit	0.10337
Single Tier - Term Deposit	0.10360
Single Tier - Term Deposit	0.10383
Single Tier - Term Deposit	0.10405
Single Tier - Term Deposit	0.10428
Single Tier - Term Deposit	0.10451
Single Tier - Term Deposit	0.10474
Single Tier - Term Deposit	0.10496
Single Tier - Term Deposit	0.10519
Single Tier - Term Deposit	0.10542
Single Tier - Term Deposit	0.10565
Single Tier - Term Deposit	0.10587
Single Tier - Term Deposit	0.10610
Single Tier - Term Deposit	0.10633
Single Tier - Term Deposit	0.10656
Single Tier - Term Deposit	0.10679
Single Tier - Term Deposit	0.10701
Single Tier - Term Deposit	0.10724
Single Tier - Term Deposit	0.10747
Single Tier - Term Deposit	0.10770
Single Tier - Term Deposit	0.10792
Single Tier - Term Deposit	0.10815

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of November 2023, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the 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**

Single Tier - Term Deposit	0.10838
Single Tier - Term Deposit	0.10861
Single Tier - Term Deposit	0.10883
Single Tier - Term Deposit	0.10905
Single Tier - Term Deposit	0.10929
Single Tier - Term Deposit	0.10952
Single Tier - Term Deposit	0.10974
Single Tier - Term Deposit	0.10997
Single Tier - Term Deposit	0.11020
Single Tier - Term Deposit	0.11043
Single Tier - Term Deposit	0.11066
Single Tier - Term Deposit	0.11088
Single Tier - Term Deposit	0.11111
Single Tier - Term Deposit	0.11134
Single Tier - Term Deposit	0.11157
Single Tier - Term Deposit	0.11179
Single Tier - Term Deposit	0.11202
Single Tier - Term Deposit	0.11225
Single Tier - Term Deposit	0.11248
Single Tier - Term Deposit	0.11270
Single Tier - Term Deposit	0.11293
Single Tier - Term Deposit	0.11316
Single Tier - Term Deposit	0.11339
Single Tier - Term Deposit	0.11362
Single Tier - Term Deposit	0.11384
Single Tier - Term Deposit	0.11407
Single Tier - Term Deposit	0.11430
Single Tier - Term Deposit	0.11453
Single Tier - Term Deposit	0.11475
Single Tier - Term Deposit	0.11498
Single Tier - Term Deposit	0.11521
Single Tier - Term Deposit	0.11544
Single Tier - Term Deposit	0.11566
Single Tier - Term Deposit	0.11589
Single Tier - Term Deposit	0.11612
Single Tier - Term Deposit	0.11635
Single Tier - Term Deposit	0.11658
Single Tier - Term Deposit	0.11680
Single Tier - Term Deposit	0.11703
Single Tier - Term Deposit	0.11726
Single Tier - Term Deposit	0.11749
Single Tier - Term Deposit	0.11771
Single Tier - Term Deposit	0.11794
Single Tier - Term Deposit	0.11817
Single Tier - Term Deposit	0.11840
Single Tier - Term Deposit	0.11862
Single Tier - Term Deposit	0.11885
Single Tier - Term Deposit	0.11908
Single Tier - Term Deposit	0.11931
Single Tier - Term Deposit	0.11954
Single Tier - Term Deposit	0.11976
Single Tier - Term Deposit	0.11999
Single Tier - Term Deposit	0.12022
Single Tier - Term Deposit	0.12045
Single Tier - Term Deposit	0.12067
Single Tier - Term Deposit	0.12090
Single Tier - Term Deposit	0.12113
Single Tier - Term Deposit	0.12136
Single Tier - Term Deposit	0.12158
Single Tier - Term Deposit	0.12181
Single Tier - Term Deposit	0.12204
Single Tier - Term Deposit	0.12227
Single Tier - Term Deposit	0.12250
Single Tier - Term Deposit	0.12272
Single Tier - Term Deposit	0.12295
Single Tier - Term Deposit	0.12318
Single Tier - Term Deposit	0.12341
Single Tier - Term Deposit	0.12363
Single Tier - Term Deposit	0.12386
Single Tier - Term Deposit	0.12409
Single Tier - Term Deposit	0.12432
Single Tier - Term Deposit	0.12454
Single Tier - Term Deposit	0.12477

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of November 2023, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the 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

Single Tier - Term Deposit	0.12500
Single Tier - Term Deposit	0.12523
Single Tier - Term Deposit	0.12546
Single Tier - Term Deposit	0.12568
Single Tier - Term Deposit	0.12591
Single Tier - Term Deposit	0.12614
Single Tier - Term Deposit	0.12637
Single Tier - Term Deposit	0.12659
Single Tier - Term Deposit	0.12682
Single Tier - Term Deposit	0.12705
Single Tier - Term Deposit	0.12728
Single Tier - Term Deposit	0.12750
Single Tier - Term Deposit	0.12773
Single Tier - Term Deposit	0.12796
Single Tier - Term Deposit	0.12819
Single Tier - Term Deposit	0.12842
Single Tier - Term Deposit	0.12864
Single Tier - Term Deposit	0.12887
Single Tier - Term Deposit	0.12910
Single Tier - Term Deposit	0.12933
Single Tier - Term Deposit	0.12955
Single Tier - Term Deposit	0.12978
Single Tier - Term Deposit	0.13001
Single Tier - Term Deposit	0.13024
Single Tier - Term Deposit	0.13046
Single Tier - Term Deposit	0.13069
Single Tier - Term Deposit	0.13092
Single Tier - Term Deposit	0.13115
Single Tier - Term Deposit	0.13138
Single Tier - Term Deposit	0.13160
Single Tier - Term Deposit	0.13183
Single Tier - Term Deposit	0.13206
Single Tier - Term Deposit	0.13229
Single Tier - Term Deposit	0.13251
Single Tier - Term Deposit	0.13274
Single Tier - Term Deposit	0.13297
Single Tier - Term Deposit	0.13320
Single Tier - Term Deposit	0.13342
Single Tier - Term Deposit	0.13365
Single Tier - Term Deposit	0.13388
Single Tier - Term Deposit	0.13411
Single Tier - Term Deposit	0.13434
Single Tier - Term Deposit	0.13456
Single Tier - Term Deposit	0.13479
Single Tier - Term Deposit	0.13502
Single Tier - Term Deposit	0.13525
Single Tier - Term Deposit	0.13547
Single Tier - Term Deposit	0.13570
Single Tier - Term Deposit	0.13593
Single Tier - Term Deposit	0.13616
Single Tier - Term Deposit	0.13638
Single Tier - Term Deposit	0.13661
Single Tier - Term Deposit	0.13684
Single Tier - Term Deposit	0.13707
Single Tier - Term Deposit	0.13730
Single Tier - Term Deposit	0.13752
Single Tier - Term Deposit	0.13775
Single Tier - Term Deposit	0.13798
Single Tier - Term Deposit	0.13821
Single Tier - Term Deposit	0.13843
Single Tier - Term Deposit	0.13866
Single Tier - Term Deposit	0.13889
Single Tier - Term Deposit	0.13912
Single Tier - Term Deposit	0.13934
Single Tier - Term Deposit	0.13957
Single Tier - Term Deposit	0.13980
Single Tier - Term Deposit	0.14003
Single Tier - Term Deposit	0.14026
Single Tier - Term Deposit	0.14048
Single Tier - Term Deposit	0.14071
Single Tier - Term Deposit	0.14094
Single Tier - Term Deposit	0.14117
Single Tier - Term Deposit	0.14139



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of November 2023, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the 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**

Single Tier - Term Deposit	0.14162
Single Tier - Term Deposit	0.14185
Single Tier - Term Deposit	0.14208
Single Tier - Term Deposit	0.14230
Single Tier - Term Deposit	0.14253
Single Tier - Term Deposit	0.14276
Single Tier - Term Deposit	0.14299
Single Tier - Term Deposit	0.14321
Single Tier - Term Deposit	0.14344
Single Tier - Term Deposit	0.14367
Single Tier - Term Deposit	0.14390
Single Tier - Term Deposit	0.14413
Single Tier - Term Deposit	0.14435
Single Tier - Term Deposit	0.14458
Single Tier - Term Deposit	0.14481
Single Tier - Term Deposit	0.14504
Single Tier - Term Deposit	0.14526
Single Tier - Term Deposit	0.14549
Single Tier - Term Deposit	0.14572
Single Tier - Term Deposit	0.14595
Single Tier - Term Deposit	0.14617
Single Tier - Term Deposit	0.14640
Single Tier - Term Deposit	0.14663
Single Tier - Term Deposit	0.14686
Single Tier - Term Deposit	0.14709
Single Tier - Term Deposit	0.14731
Single Tier - Term Deposit	0.14754
Single Tier - Term Deposit	0.14777
Single Tier - Term Deposit	0.14800
Single Tier - Term Deposit	0.14822
Single Tier - Term Deposit	0.14845
Single Tier - Term Deposit	0.14868
Single Tier - Term Deposit	0.14891
Single Tier - Term Deposit	0.14913
Single Tier - Term Deposit	0.14936
Single Tier - Term Deposit	0.14959
Single Tier - Term Deposit	0.14982
Single Tier - Term Deposit	0.15005
Single Tier - Term Deposit	0.15027
Single Tier - Term Deposit	0.15050
Single Tier - Term Deposit	0.15073
Single Tier - Term Deposit	0.15096
Single Tier - Term Deposit	0.15118
Single Tier - Term Deposit	0.15141
Single Tier - Term Deposit	0.15164
Single Tier - Term Deposit	0.15187
Single Tier - Term Deposit	0.15209
Single Tier - Term Deposit	0.15232
Single Tier - Term Deposit	0.15255
Single Tier - Term Deposit	0.15278
Single Tier - Term Deposit	0.15301
Single Tier - Term Deposit	0.15323
Single Tier - Term Deposit	0.15346
Single Tier - Term Deposit	0.15369
Single Tier - Term Deposit	0.15392
Single Tier - Term Deposit	0.15414
Single Tier - Term Deposit	0.15437
Single Tier - Term Deposit	0.15460
Single Tier - Term Deposit	0.15483
Single Tier - Term Deposit	0.15505
Single Tier - Term Deposit	0.15528
Single Tier - Term Deposit	0.15551
Single Tier - Term Deposit	0.15574
Single Tier - Term Deposit	0.15597
Single Tier - Term Deposit	0.15619
Single Tier - Term Deposit	0.15642
Single Tier - Term Deposit	0.15665
Single Tier - Term Deposit	0.15688
Single Tier - Term Deposit	0.15710
Single Tier - Term Deposit	0.15733
Single Tier - Term Deposit	0.15756
Single Tier - Term Deposit	0.15779
Single Tier - Term Deposit	0.15801

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of November 2023, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

### Foreign Currency Accounts

Single Tier - Term Deposit	0.15824
Single Tier - Term Deposit	0.15847
Single Tier - Term Deposit	0.15870
Single Tier - Term Deposit	0.15893
Single Tier - Term Deposit	0.15915
Single Tier - Term Deposit	0.15938
Single Tier - Term Deposit	0.15961
Single Tier - Term Deposit	0.15984
Single Tier - Term Deposit	0.16006
Single Tier - Term Deposit	0.16029
Single Tier - Term Deposit	0.16052
Single Tier - Term Deposit	0.16075
Single Tier - Term Deposit	0.16097
Single Tier - Term Deposit	0.16120
Single Tier - Term Deposit	0.16143
Single Tier - Term Deposit	0.16166
Single Tier - Term Deposit	0.16189
Single Tier - Term Deposit	0.16211
Single Tier - Term Deposit	0.16234
Single Tier - Term Deposit	0.16257
Single Tier - Term Deposit	0.16280
Single Tier - Term Deposit	0.16302
Single Tier - Term Deposit	0.16325
Single Tier - Term Deposit	0.16348
Single Tier - Term Deposit	0.16371
Single Tier - Term Deposit	0.16393
Single Tier - Term Deposit	0.16416
Single Tier - Term Deposit	0.16439
Single Tier - Term Deposit	0.16462
Single Tier - Term Deposit	0.16485
Single Tier - Term Deposit	0.16507
Single Tier - Term Deposit	0.16530
Single Tier - Term Deposit	0.16553
Single Tier - Term Deposit	0.16576
Single Tier - Term Deposit	0.16598
Single Tier - Term Deposit	0.16621
Single Tier - Term Deposit	0.16644
Single Tier - Term Deposit	0.16667
Single Tier - Term Deposit	0.16689
Single Tier - Term Deposit	0.16712
Single Tier - Term Deposit	0.16735
Single Tier - Term Deposit	0.16758
Single Tier - Term Deposit	0.16781
Single Tier - Term Deposit	0.16803
Single Tier - Term Deposit	0.16826
Single Tier - Term Deposit	0.16849
Single Tier - Term Deposit	0.16872
Single Tier - Term Deposit	0.16894
Single Tier - Term Deposit	0.16917
Single Tier - Term Deposit	0.16940
Single Tier - Term Deposit	0.16963
Single Tier - Term Deposit	0.16985
Single Tier - Term Deposit	0.17008
Single Tier - Term Deposit	0.17031
Single Tier - Term Deposit	0.17054
Single Tier - Term Deposit	0.17077
Single Tier - Term Deposit	0.17099
Single Tier - Term Deposit	0.17122
Single Tier - Term Deposit	0.17145
Single Tier - Term Deposit	0.17168
Single Tier - Term Deposit	0.17190
Single Tier - Term Deposit	0.17213
Single Tier - Term Deposit	0.17236
Single Tier - Term Deposit	0.17259
Single Tier - Term Deposit	0.17281
Single Tier - Term Deposit	0.17304
Single Tier - Term Deposit	0.17327
Single Tier - Term Deposit	0.17350
Single Tier - Term Deposit	0.17372
Single Tier - Term Deposit	0.17395
Single Tier - Term Deposit	0.17418
Single Tier - Term Deposit	0.17441
Single Tier - Term Deposit	0.17464

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

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

### Foreign Currency Accounts

Single Tier - Term Deposit	0.17486
Single Tier - Term Deposit	0.17509
Single Tier - Term Deposit	0.17532
Single Tier - Term Deposit	0.17555
Single Tier - Term Deposit	0.17577
Single Tier - Term Deposit	0.17600
Single Tier - Term Deposit	0.17623
Single Tier - Term Deposit	0.17646
Single Tier - Term Deposit	0.17668
Single Tier - Term Deposit	0.17691
Single Tier - Term Deposit	0.17714
Single Tier - Term Deposit	0.17737
Single Tier - Term Deposit	0.17760
Single Tier - Term Deposit	0.17782
Single Tier - Term Deposit	0.17805
Single Tier - Term Deposit	0.17828
Single Tier - Term Deposit	0.17851
Single Tier - Term Deposit	0.17873
Single Tier - Term Deposit	0.17896
Single Tier - Term Deposit	0.17919
Single Tier - Term Deposit	0.17942
Single Tier - Term Deposit	0.17964
Single Tier - Term Deposit	0.17987
Single Tier - Term Deposit	0.18010
Single Tier - Term Deposit	0.18033
Single Tier - Term Deposit	0.18056
Single Tier - Term Deposit	0.18078
Single Tier - Term Deposit	0.18101
Single Tier - Term Deposit	0.18124
Single Tier - Term Deposit	0.18147
Single Tier - Term Deposit	0.18169
Single Tier - Term Deposit	0.18192
Single Tier - Term Deposit	0.18215
Single Tier - Term Deposit	0.18238
Single Tier - Term Deposit	0.18260
Single Tier - Term Deposit	0.18283
Single Tier - Term Deposit	0.18306
Single Tier - Term Deposit	0.18329
Single Tier - Term Deposit	0.18352
Single Tier - Term Deposit	0.18374
Single Tier - Term Deposit	0.18397
Single Tier - Term Deposit	0.18420
Single Tier - Term Deposit	0.18443
Single Tier - Term Deposit	0.18465
Single Tier - Term Deposit	0.18488
Single Tier - Term Deposit	0.18511
Single Tier - Term Deposit	0.18534
Single Tier - Term Deposit	0.18556
Single Tier - Term Deposit	0.18579
Single Tier - Term Deposit	0.18602
Single Tier - Term Deposit	0.18625
Single Tier - Term Deposit	0.18648
Single Tier - Term Deposit	0.18670
Single Tier - Term Deposit	0.18693
Single Tier - Term Deposit	0.18716
Single Tier - Term Deposit	0.18739
Single Tier - Term Deposit	0.18761
Single Tier - Term Deposit	0.18784
Single Tier - Term Deposit	0.18807
Single Tier - Term Deposit	0.18830
Single Tier - Term Deposit	0.18852
Single Tier - Term Deposit	0.18875
Single Tier - Term Deposit	0.18898
Single Tier - Term Deposit	0.18921
Single Tier - Term Deposit	0.18944
Single Tier - Term Deposit	0.18966
Single Tier - Term Deposit	0.18989
Single Tier - Term Deposit	0.19012
Single Tier - Term Deposit	0.19035
Single Tier - Term Deposit	0.19057
Single Tier - Term Deposit	0.19080
Single Tier - Term Deposit	0.19103
Single Tier - Term Deposit	0.19126

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of **November 2023**, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the 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**

Single Tier - Term Deposit	0.19148
Single Tier - Term Deposit	0.19171
Single Tier - Term Deposit	0.19194
Single Tier - Term Deposit	0.19217
Single Tier - Term Deposit	0.19240
Single Tier - Term Deposit	0.19262
Single Tier - Term Deposit	0.19285
Single Tier - Term Deposit	0.19308
Single Tier - Term Deposit	0.19331
Single Tier - Term Deposit	0.19353
Single Tier - Term Deposit	0.19376
Single Tier - Term Deposit	0.19399
Single Tier - Term Deposit	0.19422
Single Tier - Term Deposit	0.19444
Single Tier - Term Deposit	0.19467
Single Tier - Term Deposit	0.19490
Single Tier - Term Deposit	0.19513
Single Tier - Term Deposit	0.19536
Single Tier - Term Deposit	0.19558
Single Tier - Term Deposit	0.19581
Single Tier - Term Deposit	0.19604
Single Tier - Term Deposit	0.19627
Single Tier - Term Deposit	0.19649
Single Tier - Term Deposit	0.19672
Single Tier - Term Deposit	0.19695
Single Tier - Term Deposit	0.19718
Single Tier - Term Deposit	0.19740
Single Tier - Term Deposit	0.19763
Single Tier - Term Deposit	0.19786
Single Tier - Term Deposit	0.19809
Single Tier - Term Deposit	0.19832
Single Tier - Term Deposit	0.19854
Single Tier - Term Deposit	0.19877
Single Tier - Term Deposit	0.19900
Single Tier - Term Deposit	0.19923
Single Tier - Term Deposit	0.19945
Single Tier - Term Deposit	0.19968
Single Tier - Term Deposit	0.19991
Single Tier - Term Deposit	0.20014
Single Tier - Term Deposit	0.20036
Single Tier - Term Deposit	0.20059
Single Tier - Term Deposit	0.20082
Single Tier - Term Deposit	0.20105
Single Tier - Term Deposit	0.20128
Single Tier - Term Deposit	0.20150
Single Tier - Term Deposit	0.20173
Single Tier - Term Deposit	0.20196
Single Tier - Term Deposit	0.20219
Single Tier - Term Deposit	0.20241
Single Tier - Term Deposit	0.20264
Single Tier - Term Deposit	0.20287
Single Tier - Term Deposit	0.20310
Single Tier - Term Deposit	0.20332
Single Tier - Term Deposit	0.20355
Single Tier - Term Deposit	0.20378
Single Tier - Term Deposit	0.20401
Single Tier - Term Deposit	0.20423
Single Tier - Term Deposit	0.20446
Single Tier - Term Deposit	0.20469
Single Tier - Term Deposit	0.20492
Single Tier - Term Deposit	0.20515
Single Tier - Term Deposit	0.20537
Single Tier - Term Deposit	0.20560
Single Tier - Term Deposit	0.20583
Single Tier - Term Deposit	0.20606
Single Tier - Term Deposit	0.20628
Single Tier - Term Deposit	0.20651
Single Tier - Term Deposit	0.20674
Single Tier - Term Deposit	0.20697
Single Tier - Term Deposit	0.20719
Single Tier - Term Deposit	0.20742
Single Tier - Term Deposit	0.20765
Single Tier - Term Deposit	0.20788

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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%

**Foreign Currency Accounts**

Single Tier - Term Deposit	0.20811
Single Tier - Term Deposit	0.20833
Single Tier - Term Deposit	0.20856
Single Tier - Term Deposit	0.20879
Single Tier - Term Deposit	0.20902
Single Tier - Term Deposit	0.20924
Single Tier - Term Deposit	0.20947
Single Tier - Term Deposit	0.20970
Single Tier - Term Deposit	0.20993
Single Tier - Term Deposit	0.21015
Single Tier - Term Deposit	0.21038
Single Tier - Term Deposit	0.21061
Single Tier - Term Deposit	0.21084
Single Tier - Term Deposit	0.21107
Single Tier - Term Deposit	0.21129
Single Tier - Term Deposit	0.21152
Single Tier - Term Deposit	0.21175
Single Tier - Term Deposit	0.21198
Single Tier - Term Deposit	0.21220
Single Tier - Term Deposit	0.21243
Single Tier - Term Deposit	0.21266
Single Tier - Term Deposit	0.21289
Single Tier - Term Deposit	0.21311
Single Tier - Term Deposit	0.21334
Single Tier - Term Deposit	0.21357
Single Tier - Term Deposit	0.21380
Single Tier - Term Deposit	0.21403
Single Tier - Term Deposit	0.21425
Single Tier - Term Deposit	0.21448
Single Tier - Term Deposit	0.21471
Single Tier - Term Deposit	0.21494
Single Tier - Term Deposit	0.21516
Single Tier - Term Deposit	0.21539
Single Tier - Term Deposit	0.21562
Single Tier - Term Deposit	0.21585
Single Tier - Term Deposit	0.21607
Single Tier - Term Deposit	0.21630
Single Tier - Term Deposit	0.21653
Single Tier - Term Deposit	0.21676
Single Tier - Term Deposit	0.21699
Single Tier - Term Deposit	0.21721
Single Tier - Term Deposit	0.21744
Single Tier - Term Deposit	0.21767
Single Tier - Term Deposit	0.21790
Single Tier - Term Deposit	0.21812
Single Tier - Term Deposit	0.21835
Single Tier - Term Deposit	0.21858
Single Tier - Term Deposit	0.21881
Single Tier - Term Deposit	0.21903
Single Tier - Term Deposit	0.21926
Single Tier - Term Deposit	0.21949
Single Tier - Term Deposit	0.21972
Single Tier - Term Deposit	0.21995
Single Tier - Term Deposit	0.22017
Single Tier - Term Deposit	0.22040
Single Tier - Term Deposit	0.22063
Single Tier - Term Deposit	0.22086
Single Tier - Term Deposit	0.22108
Single Tier - Term Deposit	0.22131
Single Tier - Term Deposit	0.22154
Single Tier - Term Deposit	0.22177
Single Tier - Term Deposit	0.22199
Single Tier - Term Deposit	0.22222
Single Tier - Term Deposit	0.22245
Single Tier - Term Deposit	0.22268
Single Tier - Term Deposit	0.22291
Single Tier - Term Deposit	0.22313
Single Tier - Term Deposit	0.22336
Single Tier - Term Deposit	0.22359
Single Tier - Term Deposit	0.22382
Single Tier - Term Deposit	0.22404
Single Tier - Term Deposit	0.22427
Single Tier - Term Deposit	0.22450



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

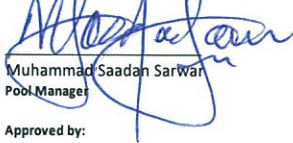
In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

### Foreign Currency Accounts

Single Tier - Term Deposit	0.22473
Single Tier - Term Deposit	0.22495
Single Tier - Term Deposit	0.22518
Single Tier - Term Deposit	0.22541
Single Tier - Term Deposit	0.22564
Single Tier - Term Deposit	0.22587
Single Tier - Term Deposit	0.22609
Single Tier - Term Deposit	0.22632
Single Tier - Term Deposit	0.22655
Single Tier - Term Deposit	0.22678
Single Tier - Term Deposit	0.22700
Single Tier - Term Deposit	0.22723
Single Tier - Term Deposit	0.22746
Single Tier - Term Deposit	0.22769

Prepared by:

  
Muhammad Saad Sarwar  
Pool Manager

Reviewed by:

  
Khawaja Farhan Usman  
Unit Head, Pool Management

Muhammad Mujeeb Beig  
Head, Products Structuring

Approved by:

Raja Sohail Saraj  
Head Retail- Islamic Banking

Mufti Yahya Asim  
Resident Shariah Board Member

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**From:** Muhammad Mujeeb Beig  
**Sent:** Friday, October 20, 2023 12:49 PM  
**To:** Muhammad Saadan Sarwar  
**Cc:** Kazim Raza; Sadaf Zehra; Khurram Akhtar; Khawaja Farhan Usman; Waqas Hussain; Fareena Siddiqui; Muhammad Asad Khan; Raja Sohail Saraj  
**Subject:** Proposed Profit Rates / Weightages for the month of November 2023 (General/Special Pools and Specialized Savings Products)  
**Attachments:** Gen LCY FCY WTGs - Nov 2023.xlsx; SPL LCY FCY WTGs - Nov 2023.xlsx

Please proceed

Kind regards  
Mujeeb Beig

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**From:** Raja Sohail Saraj  
**Sent:** Friday, October 20, 2023 12:37 PM  
**To:** Muhammad Mujeeb Beig  
**Cc:** Kazim Raza; Sadaf Zehra; Khurram Akhtar; Khawaja Farhan Usman; Waqas Hussain; Fareena Siddiqui; Muhammad Asad Khan; Muhammad Saadan Sarwar  
**Subject:** RE: Proposed Profit Rates / Weightages for the month of November 2023 (General/Special Pools and Specialized Savings Products)

ok

Regards,

**Sohail Siraj Raja**  
Retail Head - Islamic Banking

PABX: 021-33117900 Ext: 17900



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**From:** Mohammad Yahya Asim <yahya.asim@hbl.com>  
**Sent:** Friday, October 20, 2023 4:56 PM  
**To:** Farrukh Zeeshan <farrukh.zeeshan@hbl.com>  
**Cc:** # Shariah Compliance Department <shariah.compliancedepartment@hbl.com>  
**Subject:** Re: Proposed Profit Rates / Weightages for the month of November 2023 (General/Special Pools and Specialized Savings Products)

Ok, approved.

Yahya

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