



INSTRUCTION CIRCULAR
(APPLICABLE IN PAKISTAN)

NO. P/INST-IBD/2020/16

May 18, 2020

RE: Declaration of Weightages and Profit-Sharing Ratio for The Month of June 2020

**To: All Islamic Banking Branches
All Islamic Banking Windows**

From: Pool Management Unit, Islamic Banking

We are enclosing General and Special / Specific Depositors' Profit-Sharing Ratio and Weightages (LCY & FCY) that will be applicable for the month of June 2020.

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.

MUHAMMAD AFAQ KHAN
HEAD – ISLAMIC BANKING

MUHAMMAD NASSIR SALIM
HEAD-GLOBAL OPERATIONS

Encl: Profit Sharing Ratio and Weightages Sheets for LCY & FCY General and Special / Specific Depositors.

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for June 2020 and two Previous periods which are applicable on Its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model

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

PROFIT SHARING RATIO

	Month June 2020	Month May 2020	Month April 2020	Month Mar 2020
Share of Rab-ul-Maal	50%	50%	50%	50%
Share of Mudarib	50%	50%	50%	50%

Local Currency Accounts

Profit Weights

Product Name	Payment Frequency	Month June 2020	Month May 2020	Month April 2020	Month Mar 2020
SAVING ACCOUNTS					
IRI: Islamic PLS Account	Monthly	0.29169	0.24988	0.34467	0.34467

HB L Al-Irtifa Account

Deposits of Rs. 1 but less than 500(R)	Monthly	0.32492	0.27647	0.36927	0.36927
Deposits of Rs. 500(R) but less than 1(M)	Monthly	0.32492	0.27647	0.36927	0.36927
Deposits of Rs. 1(M) but less than 5(M)	Monthly	0.32492	0.27647	0.36927	0.36927
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.32492	0.27647	0.36927	0.36927
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.32492	0.27647	0.36927	0.36927
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.32492	0.27647	0.36927	0.36927
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.32492	0.27647	0.36927	0.36927
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.32492	0.27647	0.36927	0.36927
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.32492	0.27647	0.36927	0.36927
Deposits of Rs. 1(B) and above	Monthly	0.32492	0.27647	0.36927	0.36927

REMUNERATIVE CURRENT ACCOUNTS

HBL AI-Mukhtar Account	Monthly	0.00549	0.00439	0.00439
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HBL at Work Islamic Premium Account		January & July	0.00549	0.00439	0.00439
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Non-Chequing Remunerative Current Margin Account	Monthly	0.00549	0.00439	0.00439
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FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES

FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly	0.33333	0.40000	0.40000
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly	0.33333	0.40000	0.40000
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly	0.16667	0.13333	0.13333
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Payment of Wages / Salaries - I	Monthly	0.00549	0.26667	-
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Payment of Wages / Salaries - II	Monthly	0.00549	0.33333	-
SBP Islamic Refinance Scheme for Combating Covid-19 (IRECCI) for Hospitals	Monthly	0.16667	-	-
SBP Islamic Refinance Scheme for Modernization of SMEs	Monthly	0.16667	-	-

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for June 2020 and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

PROFIT SHARING RATIO

	Month June 2020	Month May 2020	Month April 2020	Month Mar 2020
Share of Rab-ul-Maal	50%	50%	50%	50%
Share of Mudarib	50%	50%	50%	50%

Local Currency Accounts

Profit Weights

Product Name	Payment Frequency	Month June 2020	Month May 2020	Month April 2020	Month Mar 2020
AL-SAMARAT TERM ACCOUNTS					
Profit on Maturity					
1 Month	Maturity	0.37781	0.31878	0.40841	0.40841
3 Months	Maturity	0.39129	0.32957	0.41939	0.41939
6 Months	Maturity	0.41837	0.35123	0.43843	0.43843
One Year	Maturity	0.56200	0.46614	0.54474	0.54474
Three Years	Maturity	0.55363	0.45942	0.53653	0.53653
Five Years	Maturity	0.62105	0.51337	0.58844	0.58844
Profit on Monthly					
One Year	Monthly	0.53695	0.44610	0.52620	0.52620
Three Years	Monthly	0.47925	0.39993	0.48349	0.48349
Five Years	Monthly	0.43185	0.36201	0.44841	0.44841
Profit on Quarterly					
One Year	Quarterly	0.54697	0.45411	0.53361	0.53361
Three Years	Quarterly	0.49273	0.41072	0.49347	0.49347
Five Years	Quarterly	0.46567	0.38907	0.47344	0.47344
Profit on Semi Annually					
One Year	Semi Annually	0.72848	0.46012	0.59317	0.59317
Three Years	Semi Annually	0.68022	0.42151	0.50945	0.50945
Five Years	Semi Annually	0.68022	0.42151	0.50945	0.50945

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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 June 2020	Month May 2020	Month Apr 2020	Month Mar 2020
	Share of Rab-ul-Maal	50%	50%	50%	50%
	Share of Mudarib	50%	50%	50%	50%

Foreign Currency Accounts

Profit Weightages					
HBL Islamic FC PLS Account	Payment Frequency	Month June 2020	Month May 2020	Month Apr 2020	Month Mar 2020
FCY Less than 1000	Monthly	0.01667	0.01667	0.01667	0.01667
FCY 1000 to less than FCY 50,000	Monthly	0.02500	0.02500	0.02500	0.02500
From FCY 50,000 & above	Monthly	0.03333	0.03333	0.03333	0.03333

HBL Islamic High Yield Foreign Currency Investment Deposit					
One Month					
FCY From 1,000 to 99,999	Maturity	0.03167	0.03167	0.03167	0.03167
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03500	0.03500	0.03500	0.03500

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

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

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

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

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

Three Years					
FCY From 1,000 to 99,999	Maturity	0.04333	0.04333	0.04333	0.04333
FCY From 100,000 to 499,999	Maturity	0.04500	0.04500	0.04500	0.04500
FCY From 500,000 & above	Maturity	0.04667	0.04667	0.04667	0.04667

Four Years					
FCY From 1,000 to 99,999	Maturity	0.04833	0.04833	0.04833	0.04833
FCY From 100,000 to 499,999	Maturity	0.05000	0.05000	0.05000	0.05000
FCY From 500,000 & above	Maturity	0.05167	0.05167	0.05167	0.05167

Five Years					
FCY From 1,000 to 99,999	Maturity	0.05333	0.05333	0.05333	0.05333
FCY From 100,000 to 499,999	Maturity	0.05500	0.05500	0.05500	0.05500
FCY From 500,000 & above	Maturity	0.05667	0.05667	0.05667	0.05667

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

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

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

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

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32250

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	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35917

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39500

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	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43167

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

Share of Rab-ul-Maal		Profit Sharing Ratio
Share of Mudarib		80%
		20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.43500
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.43583
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.43667
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.43750
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.43833
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.43917
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44000
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44083
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44167
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44250
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44333
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44417
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44500
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44583
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44667
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44750
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44833
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.44917
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45000
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45083
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45167
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45250
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45333
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45417
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45500
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45583
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45667
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45750
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45833
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.45917
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46000
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46083
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46167
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46250
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46333
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46417
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46500
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46583
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46667
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46750
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.46833

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

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50500

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

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54167

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

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57833

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

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61500

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

[illegible]

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

[illegible]

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

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71500
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71583
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71667
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71750
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71833
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71917
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72083
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72167
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72250
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72417
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72500

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 Baranach Manager / Pool Manager (021-33117909) may please be contacted

[illegible]

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 weightages assign to respective deposits please contact concerned Baranah Manager / Pool Manager (021-33117909) may please be contacted

[illegible]

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 Baranach Manager / Pool Manager (021-33117909) may please be contacted

[illegible]

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

[illegible]

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

Manager (021-33117909) may please be contacted

		Profit Sharing Ratio
Share of Rab-ul-Maal		80%
Share of Mudarib		20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account		0.87500

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

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

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

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

Foreign Currency Accounts

Specific / Special Pool Deposits:

	Weightages
Single Tier - Term Deposit	0.02500
Single Tier - Term Deposit	0.02625
Single Tier - Term Deposit	0.02750
Single Tier - Term Deposit	0.02875
Single Tier - Term Deposit	0.03000
Single Tier - Term Deposit	0.03125
Single Tier - Term Deposit	0.03250
Single Tier - Term Deposit	0.03375
Single Tier - Term Deposit	0.03500
Single Tier - Term Deposit	0.03625
Single Tier - Term Deposit	0.03750
Single Tier - Term Deposit	0.03875
Single Tier - Term Deposit	0.04000
Single Tier - Term Deposit	0.04125
Single Tier - Term Deposit	0.04250
Single Tier - Term Deposit	0.04375
Single Tier - Term Deposit	0.04500
Single Tier - Term Deposit	0.04625
Single Tier - Term Deposit	0.04750
Single Tier - Term Deposit	0.04875
Single Tier - Term Deposit	0.05000
Single Tier - Term Deposit	0.05125
Single Tier - Term Deposit	0.05250
Single Tier - Term Deposit	0.05375
Single Tier - Term Deposit	0.05500
Single Tier - Term Deposit	0.05625
Single Tier - Term Deposit	0.05750
Single Tier - Term Deposit	0.05875
Single Tier - Term Deposit	0.06000
Single Tier - Term Deposit	0.06125
Single Tier - Term Deposit	0.06250
Single Tier - Term Deposit	0.06375
Single Tier - Term Deposit	0.06500
Single Tier - Term Deposit	0.06625
Single Tier - Term Deposit	0.06750
Single Tier - Term Deposit	0.06875
Single Tier - Term Deposit	0.07000
Single Tier - Term Deposit	0.07125
Single Tier - Term Deposit	0.07250
Single Tier - Term Deposit	0.07375
Single Tier - Term Deposit	0.07500
Single Tier - Term Deposit	0.07625

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

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
	30%
Single Tier - Term Deposit	0.08250
Single Tier - Term Deposit	0.08375
Single Tier - Term Deposit	0.08500
Single Tier - Term Deposit	0.08625
Single Tier - Term Deposit	0.08750
Single Tier - Term Deposit	0.08875
Single Tier - Term Deposit	0.09000
Single Tier - Term Deposit	0.09125
Single Tier - Term Deposit	0.09250
Single Tier - Term Deposit	0.09375
Single Tier - Term Deposit	0.09500
Single Tier - Term Deposit	0.09625
Single Tier - Term Deposit	0.09750
Single Tier - Term Deposit	0.09875
Single Tier - Term Deposit	0.10000
Single Tier - Term Deposit	0.10125
Single Tier - Term Deposit	0.10250
Single Tier - Term Deposit	0.10375
Single Tier - Term Deposit	0.10500
Single Tier - Term Deposit	0.10625
Single Tier - Term Deposit	0.10750
Single Tier - Term Deposit	0.10875
Single Tier - Term Deposit	0.11000
Single Tier - Term Deposit	0.11125
Single Tier - Term Deposit	0.11250
Single Tier - Term Deposit	0.11375
Single Tier - Term Deposit	0.11500
Single Tier - Term Deposit	0.11625
Single Tier - Term Deposit	0.11750
Single Tier - Term Deposit	0.11875
Single Tier - Term Deposit	0.12000
Single Tier - Term Deposit	0.12125
Single Tier - Term Deposit	0.12250
Single Tier - Term Deposit	0.12375
Single Tier - Term Deposit	0.12500
Single Tier - Term Deposit	0.12625
Single Tier - Term Deposit	0.12750
Single Tier - Term Deposit	0.12875
Single Tier - Term Deposit	0.13000
Single Tier - Term Deposit	0.13125
Single Tier - Term Deposit	0.13250
Single Tier - Term Deposit	0.13375
Single Tier - Term Deposit	0.13500
Single Tier - Term Deposit	0.13625
Single Tier - Term Deposit	0.13750
Single Tier - Term Deposit	0.13875
Single Tier - Term Deposit	0.14000

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.14500
Single Tier - Term Deposit	0.14625
Single Tier - Term Deposit	0.14750
Single Tier - Term Deposit	0.14875
Single Tier - Term Deposit	0.15000
Single Tier - Term Deposit	0.15125
Single Tier - Term Deposit	0.15250
Single Tier - Term Deposit	0.15375
Single Tier - Term Deposit	0.15500
Single Tier - Term Deposit	0.15625
Single Tier - Term Deposit	0.15750
Single Tier - Term Deposit	0.15875
Single Tier - Term Deposit	0.16000
Single Tier - Term Deposit	0.16125
Single Tier - Term Deposit	0.16250
Single Tier - Term Deposit	0.16375
Single Tier - Term Deposit	0.16500
Single Tier - Term Deposit	0.16625
Single Tier - Term Deposit	0.16750
Single Tier - Term Deposit	0.16875
Single Tier - Term Deposit	0.17000
Single Tier - Term Deposit	0.17125
Single Tier - Term Deposit	0.17250
Single Tier - Term Deposit	0.17375
Single Tier - Term Deposit	0.17500
Single Tier - Term Deposit	0.17625
Single Tier - Term Deposit	0.17750
Single Tier - Term Deposit	0.17875
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18125
Single Tier - Term Deposit	0.18250
Single Tier - Term Deposit	0.18375
Single Tier - Term Deposit	0.18500
Single Tier - Term Deposit	0.18625
Single Tier - Term Deposit	0.18750
Single Tier - Term Deposit	0.18875
Single Tier - Term Deposit	0.19000
Single Tier - Term Deposit	0.19125
Single Tier - Term Deposit	0.19250
Single Tier - Term Deposit	0.19375
Single Tier - Term Deposit	0.19500
Single Tier - Term Deposit	0.19625
Single Tier - Term Deposit	0.19750
Single Tier - Term Deposit	0.19875
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20125
Single Tier - Term Deposit	0.20250

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.20750
Single Tier - Term Deposit	0.20875
Single Tier - Term Deposit	0.21000
Single Tier - Term Deposit	0.21125
Single Tier - Term Deposit	0.21250
Single Tier - Term Deposit	0.21375
Single Tier - Term Deposit	0.21500
Single Tier - Term Deposit	0.21625
Single Tier - Term Deposit	0.21750
Single Tier - Term Deposit	0.21875
Single Tier - Term Deposit	0.22000
Single Tier - Term Deposit	0.22125
Single Tier - Term Deposit	0.22250
Single Tier - Term Deposit	0.22375
Single Tier - Term Deposit	0.22500
Single Tier - Term Deposit	0.22625
Single Tier - Term Deposit	0.22750
Single Tier - Term Deposit	0.22875
Single Tier - Term Deposit	0.23000
Single Tier - Term Deposit	0.23125
Single Tier - Term Deposit	0.23250
Single Tier - Term Deposit	0.23375
Single Tier - Term Deposit	0.23500
Single Tier - Term Deposit	0.23625
Single Tier - Term Deposit	0.23750
Single Tier - Term Deposit	0.23875
Single Tier - Term Deposit	0.24000
Single Tier - Term Deposit	0.24125
Single Tier - Term Deposit	0.24250
Single Tier - Term Deposit	0.24375
Single Tier - Term Deposit	0.24500
Single Tier - Term Deposit	0.24625
Single Tier - Term Deposit	0.24750
Single Tier - Term Deposit	0.24875
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25125
Single Tier - Term Deposit	0.25250
Single Tier - Term Deposit	0.25375
Single Tier - Term Deposit	0.25500
Single Tier - Term Deposit	0.25625
Single Tier - Term Deposit	0.25750
Single Tier - Term Deposit	0.25875
Single Tier - Term Deposit	0.26000
Single Tier - Term Deposit	0.26125
Single Tier - Term Deposit	0.26250
Single Tier - Term Deposit	0.26375
Single Tier - Term Deposit	0.26500

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

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned 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	0.27000
Single Tier - Term Deposit	0.27125
Single Tier - Term Deposit	0.27250
Single Tier - Term Deposit	0.27375
Single Tier - Term Deposit	0.27500
Single Tier - Term Deposit	0.27625
Single Tier - Term Deposit	0.27750
Single Tier - Term Deposit	0.27875
Single Tier - Term Deposit	0.28000
Single Tier - Term Deposit	0.28125
Single Tier - Term Deposit	0.28250
Single Tier - Term Deposit	0.28375
Single Tier - Term Deposit	0.28500
Single Tier - Term Deposit	0.28625
Single Tier - Term Deposit	0.28750
Single Tier - Term Deposit	0.28875
Single Tier - Term Deposit	0.29000
Single Tier - Term Deposit	0.29125
Single Tier - Term Deposit	0.29250
Single Tier - Term Deposit	0.29375
Single Tier - Term Deposit	0.29500
Single Tier - Term Deposit	0.29625
Single Tier - Term Deposit	0.29750
Single Tier - Term Deposit	0.29875
Single Tier - Term Deposit	0.30000
Single Tier - Term Deposit	0.30125
Single Tier - Term Deposit	0.30250
Single Tier - Term Deposit	0.30375
Single Tier - Term Deposit	0.30500
Single Tier - Term Deposit	0.30625
Single Tier - Term Deposit	0.30750
Single Tier - Term Deposit	0.30875
Single Tier - Term Deposit	0.31000
Single Tier - Term Deposit	0.31125
Single Tier - Term Deposit	0.31250
Single Tier - Term Deposit	0.31375
Single Tier - Term Deposit	0.31500
Single Tier - Term Deposit	0.31625
Single Tier - Term Deposit	0.31750
Single Tier - Term Deposit	0.31875
Single Tier - Term Deposit	0.32000
Single Tier - Term Deposit	0.32125
Single Tier - Term Deposit	0.32250
Single Tier - Term Deposit	0.32375
Single Tier - Term Deposit	0.32500
Single Tier - Term Deposit	0.32625
Single Tier - Term Deposit	0.32750

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
	30%
Single Tier - Term Deposit	0.33250
Single Tier - Term Deposit	0.33375
Single Tier - Term Deposit	0.33500
Single Tier - Term Deposit	0.33625
Single Tier - Term Deposit	0.33750
Single Tier - Term Deposit	0.33875
Single Tier - Term Deposit	0.34000
Single Tier - Term Deposit	0.34125
Single Tier - Term Deposit	0.34250
Single Tier - Term Deposit	0.34375
Single Tier - Term Deposit	0.34500
Single Tier - Term Deposit	0.34625
Single Tier - Term Deposit	0.34750
Single Tier - Term Deposit	0.34875
Single Tier - Term Deposit	0.35000
Single Tier - Term Deposit	0.35125
Single Tier - Term Deposit	0.35250
Single Tier - Term Deposit	0.35375
Single Tier - Term Deposit	0.35500
Single Tier - Term Deposit	0.35625
Single Tier - Term Deposit	0.35750
Single Tier - Term Deposit	0.35875
Single Tier - Term Deposit	0.36000
Single Tier - Term Deposit	0.36125
Single Tier - Term Deposit	0.36250
Single Tier - Term Deposit	0.36375
Single Tier - Term Deposit	0.36500
Single Tier - Term Deposit	0.36625
Single Tier - Term Deposit	0.36750
Single Tier - Term Deposit	0.36875
Single Tier - Term Deposit	0.37000
Single Tier - Term Deposit	0.37125
Single Tier - Term Deposit	0.37250
Single Tier - Term Deposit	0.37375
Single Tier - Term Deposit	0.37500
Single Tier - Term Deposit	0.37625
Single Tier - Term Deposit	0.37750
Single Tier - Term Deposit	0.37875
Single Tier - Term Deposit	0.38000
Single Tier - Term Deposit	0.38125
Single Tier - Term Deposit	0.38250
Single Tier - Term Deposit	0.38375
Single Tier - Term Deposit	0.38500
Single Tier - Term Deposit	0.38625
Single Tier - Term Deposit	0.38750
Single Tier - Term Deposit	0.38875
Single Tier - Term Deposit	0.39000

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.39500
Single Tier - Term Deposit	0.39625
Single Tier - Term Deposit	0.39750
Single Tier - Term Deposit	0.39875
Single Tier - Term Deposit	0.40000
Single Tier - Term Deposit	0.40125
Single Tier - Term Deposit	0.40250
Single Tier - Term Deposit	0.40375
Single Tier - Term Deposit	0.40500
Single Tier - Term Deposit	0.40625
Single Tier - Term Deposit	0.40750
Single Tier - Term Deposit	0.40875
Single Tier - Term Deposit	0.41000
Single Tier - Term Deposit	0.41125
Single Tier - Term Deposit	0.41250
Single Tier - Term Deposit	0.41375
Single Tier - Term Deposit	0.41500
Single Tier - Term Deposit	0.41625
Single Tier - Term Deposit	0.41750
Single Tier - Term Deposit	0.41875
Single Tier - Term Deposit	0.42000
Single Tier - Term Deposit	0.42125
Single Tier - Term Deposit	0.42250
Single Tier - Term Deposit	0.42375
Single Tier - Term Deposit	0.42500
Single Tier - Term Deposit	0.42625
Single Tier - Term Deposit	0.42750
Single Tier - Term Deposit	0.42875
Single Tier - Term Deposit	0.43000
Single Tier - Term Deposit	0.43125
Single Tier - Term Deposit	0.43250
Single Tier - Term Deposit	0.43375
Single Tier - Term Deposit	0.43500
Single Tier - Term Deposit	0.43625
Single Tier - Term Deposit	0.43750
Single Tier - Term Deposit	0.43875
Single Tier - Term Deposit	0.44000
Single Tier - Term Deposit	0.44125
Single Tier - Term Deposit	0.44250
Single Tier - Term Deposit	0.44375
Single Tier - Term Deposit	0.44500
Single Tier - Term Deposit	0.44625
Single Tier - Term Deposit	0.44750
Single Tier - Term Deposit	0.44875
Single Tier - Term Deposit	0.45000
Single Tier - Term Deposit	0.45125
Single Tier - Term Deposit	0.45250

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

Profit Sharing Ratio	
70%	
30%	
0.45750	
0.45875	
0.46000	
0.46125	
0.46250	
0.46375	
0.46500	
0.46625	
0.46750	
0.46875	
0.47000	
0.47125	
0.47250	
0.47375	
0.47500	
0.47625	
0.47750	
0.47875	
0.48000	
0.48125	
0.48250	
0.48375	
0.48500	
0.48625	
0.48750	
0.48875	
0.49000	
0.49125	
0.49250	
0.49375	
0.49500	
0.49625	
0.49750	
0.49875	
0.50000	
0.50125	
0.50250	
0.50375	
0.50500	
0.50625	
0.50750	
0.50875	
0.51000	
0.51125	
0.51250	
0.51375	
0.51500	

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	0.52000
Single Tier - Term Deposit	0.52125
Single Tier - Term Deposit	0.52250
Single Tier - Term Deposit	0.52375
Single Tier - Term Deposit	0.52500
Single Tier - Term Deposit	0.52625
Single Tier - Term Deposit	0.52750
Single Tier - Term Deposit	0.52875
Single Tier - Term Deposit	0.53000
Single Tier - Term Deposit	0.53125
Single Tier - Term Deposit	0.53250
Single Tier - Term Deposit	0.53375
Single Tier - Term Deposit	0.53500
Single Tier - Term Deposit	0.53625
Single Tier - Term Deposit	0.53750
Single Tier - Term Deposit	0.53875
Single Tier - Term Deposit	0.54000
Single Tier - Term Deposit	0.54125
Single Tier - Term Deposit	0.54250
Single Tier - Term Deposit	0.54375
Single Tier - Term Deposit	0.54500
Single Tier - Term Deposit	0.54625
Single Tier - Term Deposit	0.54750
Single Tier - Term Deposit	0.54875
Single Tier - Term Deposit	0.55000
Single Tier - Term Deposit	0.55125
Single Tier - Term Deposit	0.55250
Single Tier - Term Deposit	0.55375
Single Tier - Term Deposit	0.55500
Single Tier - Term Deposit	0.55625
Single Tier - Term Deposit	0.55750
Single Tier - Term Deposit	0.55875
Single Tier - Term Deposit	0.56000
Single Tier - Term Deposit	0.56125
Single Tier - Term Deposit	0.56250
Single Tier - Term Deposit	0.56375
Single Tier - Term Deposit	0.56500
Single Tier - Term Deposit	0.56625
Single Tier - Term Deposit	0.56750
Single Tier - Term Deposit	0.56875
Single Tier - Term Deposit	0.57000
Single Tier - Term Deposit	0.57125
Single Tier - Term Deposit	0.57250
Single Tier - Term Deposit	0.57375
Single Tier - Term Deposit	0.57500
Single Tier - Term Deposit	0.57625
Single Tier - Term Deposit	0.57750

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.58250
Single Tier - Term Deposit	0.58375
Single Tier - Term Deposit	0.58500
Single Tier - Term Deposit	0.58625
Single Tier - Term Deposit	0.58750
Single Tier - Term Deposit	0.58875
Single Tier - Term Deposit	0.59000
Single Tier - Term Deposit	0.59125
Single Tier - Term Deposit	0.59250
Single Tier - Term Deposit	0.59375
Single Tier - Term Deposit	0.59500
Single Tier - Term Deposit	0.59625
Single Tier - Term Deposit	0.59750
Single Tier - Term Deposit	0.59875
Single Tier - Term Deposit	0.60000
Single Tier - Term Deposit	0.60125
Single Tier - Term Deposit	0.60250
Single Tier - Term Deposit	0.60375
Single Tier - Term Deposit	0.60500
Single Tier - Term Deposit	0.60625
Single Tier - Term Deposit	0.60750
Single Tier - Term Deposit	0.60875
Single Tier - Term Deposit	0.61000
Single Tier - Term Deposit	0.61125
Single Tier - Term Deposit	0.61250
Single Tier - Term Deposit	0.61375
Single Tier - Term Deposit	0.61500
Single Tier - Term Deposit	0.61625
Single Tier - Term Deposit	0.61750
Single Tier - Term Deposit	0.61875
Single Tier - Term Deposit	0.62000
Single Tier - Term Deposit	0.62125
Single Tier - Term Deposit	0.62250
Single Tier - Term Deposit	0.62375
Single Tier - Term Deposit	0.62500
Single Tier - Term Deposit	0.62625
Single Tier - Term Deposit	0.62750
Single Tier - Term Deposit	0.62875
Single Tier - Term Deposit	0.63000
Single Tier - Term Deposit	0.63125
Single Tier - Term Deposit	0.63250
Single Tier - Term Deposit	0.63375
Single Tier - Term Deposit	0.63500
Single Tier - Term Deposit	0.63625
Single Tier - Term Deposit	0.63750
Single Tier - Term Deposit	0.63875
Single Tier - Term Deposit	0.64000

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.64500
Single Tier - Term Deposit	0.64625
Single Tier - Term Deposit	0.64750
Single Tier - Term Deposit	0.64875
Single Tier - Term Deposit	0.65000
Single Tier - Term Deposit	0.65125
Single Tier - Term Deposit	0.65250
Single Tier - Term Deposit	0.65375
Single Tier - Term Deposit	0.65500
Single Tier - Term Deposit	0.65625
Single Tier - Term Deposit	0.65750
Single Tier - Term Deposit	0.65875
Single Tier - Term Deposit	0.66000
Single Tier - Term Deposit	0.66125
Single Tier - Term Deposit	0.66250
Single Tier - Term Deposit	0.66375
Single Tier - Term Deposit	0.66500
Single Tier - Term Deposit	0.66625
Single Tier - Term Deposit	0.66750
Single Tier - Term Deposit	0.66875
Single Tier - Term Deposit	0.67000
Single Tier - Term Deposit	0.67125
Single Tier - Term Deposit	0.67250
Single Tier - Term Deposit	0.67375
Single Tier - Term Deposit	0.67500
Single Tier - Term Deposit	0.67625
Single Tier - Term Deposit	0.67750
Single Tier - Term Deposit	0.67875
Single Tier - Term Deposit	0.68000
Single Tier - Term Deposit	0.68125
Single Tier - Term Deposit	0.68250
Single Tier - Term Deposit	0.68375
Single Tier - Term Deposit	0.68500
Single Tier - Term Deposit	0.68625
Single Tier - Term Deposit	0.68750
Single Tier - Term Deposit	0.68875
Single Tier - Term Deposit	0.69000
Single Tier - Term Deposit	0.69125
Single Tier - Term Deposit	0.69250
Single Tier - Term Deposit	0.69375
Single Tier - Term Deposit	0.69500
Single Tier - Term Deposit	0.69625
Single Tier - Term Deposit	0.69750
Single Tier - Term Deposit	0.69875
Single Tier - Term Deposit	0.70000
Single Tier - Term Deposit	0.70125
Single Tier - Term Deposit	0.70250

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

	Share of Rab-ul-Maal	Profit Sharing Ratio
	Share of Rab-ul-Maal	70%
	Share of Mudarib	30%
	Single Tier - Term Deposit	0.70750
	Single Tier - Term Deposit	0.70875
	Single Tier - Term Deposit	0.71000
	Single Tier - Term Deposit	0.71125
	Single Tier - Term Deposit	0.71250
	Single Tier - Term Deposit	0.71375
	Single Tier - Term Deposit	0.71500
	Single Tier - Term Deposit	0.71625
	Single Tier - Term Deposit	0.71750
	Single Tier - Term Deposit	0.71875
	Single Tier - Term Deposit	0.72000
	Single Tier - Term Deposit	0.72125
	Single Tier - Term Deposit	0.72250
	Single Tier - Term Deposit	0.72375
	Single Tier - Term Deposit	0.72500
	Single Tier - Term Deposit	0.72625
	Single Tier - Term Deposit	0.72750
	Single Tier - Term Deposit	0.72875
	Single Tier - Term Deposit	0.73000
	Single Tier - Term Deposit	0.73125
	Single Tier - Term Deposit	0.73250
	Single Tier - Term Deposit	0.73375
	Single Tier - Term Deposit	0.73500
	Single Tier - Term Deposit	0.73625
	Single Tier - Term Deposit	0.73750
	Single Tier - Term Deposit	0.73875
	Single Tier - Term Deposit	0.74000
	Single Tier - Term Deposit	0.74125
	Single Tier - Term Deposit	0.74250
	Single Tier - Term Deposit	0.74375
	Single Tier - Term Deposit	0.74500
	Single Tier - Term Deposit	0.74625
	Single Tier - Term Deposit	0.74750
	Single Tier - Term Deposit	0.74875
	Single Tier - Term Deposit	0.75000
	Single Tier - Term Deposit	0.75125
	Single Tier - Term Deposit	0.75250
	Single Tier - Term Deposit	0.75375
	Single Tier - Term Deposit	0.75500
	Single Tier - Term Deposit	0.75625
	Single Tier - Term Deposit	0.75750
	Single Tier - Term Deposit	0.75875
	Single Tier - Term Deposit	0.76000
	Single Tier - Term Deposit	0.76125
	Single Tier - Term Deposit	0.76250
	Single Tier - Term Deposit	0.76375
	Single Tier - Term Deposit	0.76500

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.77000
Single Tier - Term Deposit	0.77125
Single Tier - Term Deposit	0.77250
Single Tier - Term Deposit	0.77375
Single Tier - Term Deposit	0.77500
Single Tier - Term Deposit	0.77625
Single Tier - Term Deposit	0.77750
Single Tier - Term Deposit	0.77875
Single Tier - Term Deposit	0.78000
Single Tier - Term Deposit	0.78125
Single Tier - Term Deposit	0.78250
Single Tier - Term Deposit	0.78375
Single Tier - Term Deposit	0.78500
Single Tier - Term Deposit	0.78625
Single Tier - Term Deposit	0.78750
Single Tier - Term Deposit	0.78875
Single Tier - Term Deposit	0.79000
Single Tier - Term Deposit	0.79125
Single Tier - Term Deposit	0.79250
Single Tier - Term Deposit	0.79375
Single Tier - Term Deposit	0.79500
Single Tier - Term Deposit	0.79625
Single Tier - Term Deposit	0.79750
Single Tier - Term Deposit	0.79875
Single Tier - Term Deposit	0.80000
Single Tier - Term Deposit	0.80125
Single Tier - Term Deposit	0.80250
Single Tier - Term Deposit	0.80375
Single Tier - Term Deposit	0.80500
Single Tier - Term Deposit	0.80625
Single Tier - Term Deposit	0.80750
Single Tier - Term Deposit	0.80875
Single Tier - Term Deposit	0.81000
Single Tier - Term Deposit	0.81125
Single Tier - Term Deposit	0.81250
Single Tier - Term Deposit	0.81375
Single Tier - Term Deposit	0.81500
Single Tier - Term Deposit	0.81625
Single Tier - Term Deposit	0.81750
Single Tier - Term Deposit	0.81875
Single Tier - Term Deposit	0.82000
Single Tier - Term Deposit	0.82125
Single Tier - Term Deposit	0.82250
Single Tier - Term Deposit	0.82375
Single Tier - Term Deposit	0.82500
Single Tier - Term Deposit	0.82625
Single Tier - Term Deposit	0.82750

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

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.83250
Single Tier - Term Deposit	0.83375
Single Tier - Term Deposit	0.83500
Single Tier - Term Deposit	0.83625
Single Tier - Term Deposit	0.83750
Single Tier - Term Deposit	0.83875
Single Tier - Term Deposit	0.84000
Single Tier - Term Deposit	0.84125
Single Tier - Term Deposit	0.84250
Single Tier - Term Deposit	0.84375
Single Tier - Term Deposit	0.84500
Single Tier - Term Deposit	0.84625
Single Tier - Term Deposit	0.84750
Single Tier - Term Deposit	0.84875
Single Tier - Term Deposit	0.85000
Single Tier - Term Deposit	0.85125
Single Tier - Term Deposit	0.85250
Single Tier - Term Deposit	0.85375
Single Tier - Term Deposit	0.85500
Single Tier - Term Deposit	0.85625
Single Tier - Term Deposit	0.85750
Single Tier - Term Deposit	0.85875
Single Tier - Term Deposit	0.86000
Single Tier - Term Deposit	0.86125
Single Tier - Term Deposit	0.86250
Single Tier - Term Deposit	0.86375
Single Tier - Term Deposit	0.86500
Single Tier - Term Deposit	0.86625
Single Tier - Term Deposit	0.86750
Single Tier - Term Deposit	0.86875
Single Tier - Term Deposit	0.87000
Single Tier - Term Deposit	0.87125
Single Tier - Term Deposit	0.87250
Single Tier - Term Deposit	0.87375
Single Tier - Term Deposit	0.87500
Single Tier - Term Deposit	0.87625
Single Tier - Term Deposit	0.87750
Single Tier - Term Deposit	0.87875
Single Tier - Term Deposit	0.88000
Single Tier - Term Deposit	0.88125
Single Tier - Term Deposit	0.88250
Single Tier - Term Deposit	0.88375
Single Tier - Term Deposit	0.88500
Single Tier - Term Deposit	0.88625
Single Tier - Term Deposit	0.88750
Single Tier - Term Deposit	0.88875
Single Tier - Term Deposit	0.89000

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

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Share of Rab-ul-Maal		Profit Sharing Ratio
Share of Mudarib		70%
Single Tier - Term Deposit		30%
Single Tier - Term Deposit		0.89500
Single Tier - Term Deposit		0.89625
Single Tier - Term Deposit		0.89750
Single Tier - Term Deposit		0.89875
Single Tier - Term Deposit		0.90000
Single Tier - Term Deposit		0.90125
Single Tier - Term Deposit		0.90250
Single Tier - Term Deposit		0.90375
Single Tier - Term Deposit		0.90500
Single Tier - Term Deposit		0.90625
Single Tier - Term Deposit		0.90750
Single Tier - Term Deposit		0.90875
Single Tier - Term Deposit		0.91000
Single Tier - Term Deposit		0.91125
Single Tier - Term Deposit		0.91250
Single Tier - Term Deposit		0.91375
Single Tier - Term Deposit		0.91500
Single Tier - Term Deposit		0.91625
Single Tier - Term Deposit		0.91750
Single Tier - Term Deposit		0.91875
Single Tier - Term Deposit		0.92000
Single Tier - Term Deposit		0.92125
Single Tier - Term Deposit		0.92250
Single Tier - Term Deposit		0.92375
Single Tier - Term Deposit		0.92500
Single Tier - Term Deposit		0.92625
Single Tier - Term Deposit		0.92750
Single Tier - Term Deposit		0.92875
Single Tier - Term Deposit		0.93000
Single Tier - Term Deposit		0.93125
Single Tier - Term Deposit		0.93250
Single Tier - Term Deposit		0.93375
Single Tier - Term Deposit		0.93500
Single Tier - Term Deposit		0.93625
Single Tier - Term Deposit		0.93750