



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2018/12

May 25, 2018

Re: DECLARATION OF WEIGHTAGES AND PROFIT SHARING RATIO FOR THE MONTH OF JUNE 2018

**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, Islamic Banking

We are enclosing Profit Sharing Ratio and Weightages (LCY & FCY) that will be applicable for the month of June 2018.

Branches should ensure that the enclosed sheet is 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.

**ZAHID PAREKHI
HEAD – ISLAMIC BANKING**

**NASSIR SALIM 28.05.18
HEAD - GLOBAL OPERATIONS**

**Encl:
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 **JUNE 2018** 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.

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month June 2018	Month May 2018	Month April 2018
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

Local Currency Accounts

SAVING ACCOUNTS		Profit Weightages		
Product Name	Payment Frequency	Month June 2018	Month May 2018	Month April 2018
HBL Islamic PLS Account	January & July	0.2833	1.3271	1.3146
HBL Al-Mukhtar Account	January & July	0.0047	0.0195	0.0193
HBL at Work Islamic Premium Account	January & July	0.0047	0.0195	0.0193

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs. 1 but less than 500(K)	Monthly	0.2833	1.3271	1.3146
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	0.2917	1.3661	1.3533
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	0.3208	1.5077	1.4886
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.3250	1.5222	1.5079
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.3297	1.5417	1.5273
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.3313	1.5515	1.5369
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.3333	1.5612	1.5466
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.3354	1.5710	1.5563
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.3375	1.5808	1.5659
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	0.3396	1.5905	1.5756

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	0.4405	1.6295	1.6143
3 Months	Maturity	0.4405	1.6686	1.6529
6 Months	Maturity	0.4405	1.7466	1.7303
One Year	Maturity	0.4405	1.9418	1.9236
Three Years 2015	Maturity	0.4405	2.1467	2.1266
Three Years	Maturity	0.4405	2.1369	2.1169
Five Years 2013	Maturity	0.4405	2.9273	2.8999
Five Years 2014	Maturity	0.4405	3.6104	3.5765
Five Years 2015	Maturity	0.4405	2.5370	2.5132
Five Years	Maturity	0.4405	2.3321	2.3103

Profit on Monthly

One Year	Monthly	0.3771	1.7662	1.7496
Three Years 2015	Monthly	0.5188	2.4297	2.4069
Three Years	Monthly	0.4104	1.9273	1.9043
Five Years 2013	Monthly	0.5813	2.7224	2.6969
Five Years 2014	Monthly	0.7708	3.6104	3.5765
Five Years 2015	Monthly	0.4979	2.3321	2.3102
Five Years	Monthly	0.3813	1.7857	1.7689

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **JUNE 2018** 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.

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month June 2018	Month May 2018	Month April 2018
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

Local Currency Accounts

SAVING ACCOUNTS	Profit Weightages			
Product Name	Payment Frequency	Month June 2018	Month May 2018	Month April 2018


Profit on Quarterly

One Year	Quarterly	0.3854	1.8052	1.7883
Three Years 2015	Quarterly	0.5188	2.4297	2.4069
Three Years	Quarterly	0.4188	1.9613	1.9429
Five Years 2013	Quarterly	0.6229	2.9176	2.8903
Five Years 2014	Quarterly	0.7708	3.6104	3.5765
Five Years 2015	Quarterly	0.4979	2.3321	2.3103
Five Years	Quarterly	0.4021	1.8832	1.8656

Profit on Semi Annually

One Year	Semi Annually	0.3938	1.8442	1.8269
Three Years 2015	Semi Annually	0.5396	2.5273	2.5036
Three Years	Semi Annually	0.4271	2.0003	1.9816
Five Years 2013	Semi Annually	0.6229	2.9176	2.8902
Five Years 2014	Semi Annually	0.7708	3.6104	3.5765
Five Years 2015	Semi Annually	0.4979	2.3321	2.3103
Five Years	Semi Annually	0.4271	2.0003	1.9816

Prepared by:


Pool Manager

Reviewed by:


Unit Head, Pool Management



Head, Islamic Projects

Approved by:


Head, Retail Channel Liability


Head, Islamic Banking



Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **JUNE 2018** and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model. The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month June 2018	Month May 2018	Month April 2018
	Share of Rab-ul-Maal	40%	40%	40%
	Share of Mudarib	60%	60%	60%

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month June 2018	Month May 2018	Month April 2018
FCY Less than 1000	Quarterly	0.0167	0.5305	0.5172
FCY 1000 to less than FCY 50,000	Quarterly	0.0250	0.7856	0.7836
From FCY 50,000 & above	Quarterly	0.0333	1.0477	1.0449

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	0.0333	1.0286	1.0495
FCY From 100,000 to 499,999	Maturity	0.0333	1.0479	1.0447
FCY From 500,000 & above	Maturity	0.0333	1.0476	1.0447

Two Months

FCY From 1,000 to 99,999	Maturity	0.0333	1.0403	1.0421
FCY From 100,000 to 499,999	Maturity	0.0333	1.0481	1.0450
FCY From 500,000 & above	Maturity	0.0333	1.0477	1.0446

Three Months

FCY From 1,000 to 99,999	Maturity	0.0333	1.0332	1.0147
FCY From 100,000 to 499,999	Maturity	0.0333	1.0484	1.0452
FCY From 500,000 & above	Maturity	0.0333	1.0479	1.0447

Six Months

FCY From 1,000 to 99,999	Maturity	0.0333	1.0270	1.0342
FCY From 100,000 to 499,999	Maturity	0.0333	1.0607	1.0495
FCY From 500,000 & above	Maturity	0.0333	1.0475	1.0447

Twelve Months

FCY From 1,000 to 99,999	Maturity	0.0333	1.0496	1.0425
FCY From 100,000 to 499,999	Maturity	0.0333	1.0466	1.0450
FCY From 500,000 & above	Maturity	0.0333	1.0480	1.0442


Prepared by:

 Pool Manager

Reviewed by:

 Unit Head Pool Management


 Head Islamic Projects

Approved by:

 Head Retail Channel Liability


 Head Islamic Banking


 Resident Shariah Board Member