

The Bank of Khyber
Islamic Banking Group

BASIS OF DEPOSITS	:	MUDARABAH
NAME OF POOL	:	GENERAL POOL
DECLARATION DATE	:	November 26, 2024
APPLICABLE PERIODS	:	1st June 2024 ONWARD

These weightages shall remain effective till they are changed.
These weightages may be changed from first day of any month
BOK (Islamic Banking Operation) declares profit on Monthly basis

Product Name	Profit Payment Periods/ Tier groups	Weightages Applicable M/O October	Weightages Applicable M/O November	Weightages Applicable M/O December
PLS Saving	Monthly	1.000	1.000	1.000
PLS Saving-Free Services Offer	Monthly	0.700	0.700	0.700
PLS Saving Deposits (SD) Special Schemes	Monthly	1.000	1.000	1.000
PLS Saving Deposits Pension Salary	Monthly	1.000	1.000	1.000
PLS Hajj Account	Monthly	1.200	1.200	1.200
PLS Umra Account	Monthly	1.100	1.100	1.100
PLS Pensioners Account	Monthly	1.000	1.000	1.000
PLS Asaan Account	Monthly	1.000	1.000	1.000
Asaan Remittance Savings Account	Monthly	1.000	1.000	1.000
Raast Youth Saving Account	Monthly	1.000	1.000	1.000
Raast FemPower Account	Monthly	1.000	1.000	1.000
Asaan Saving Flood Affectee Account	Monthly	1.000	1.000	1.000
Asaan Saving Digital Account	Monthly	1.000	1.000	1.000
Raast Senior Citizen Account	Monthly	0.000	1.040	1.040
Raast Sahara Account	Monthly	0.000	1.040	1.040
Raast Sahulat Account	Monthly	0.009	0.009	0.009
Raast Tarseel Account	Monthly	0.009	0.009	0.009
Islamic Refinance Scheme for Combating COVID-19 (IRFCC-Filer)	Monthly	0.009	0.009	0.009
Raast Pay Plus Account	Monthly	0.009	0.009	0.009
Islamic SME Asaan Finance Scheme (ISAAF)	Monthly	0.280	0.300	0.300
Islamic Refinance Facility for Modernization of SME	Monthly	0.280	0.300	0.300
Islamic Refinance Facility for Storage of Agri. (FFSAP)	Monthly	0.280	0.300	0.300
Islamic Refinance Scheme for Working Capital of SE&LE	Monthly	0.280	0.300	0.300
SBP SME Finance	Monthly	0.500	0.500	0.500
Riba Free Certificates (RFCs)				
RFCs 6 Month	Monthly	1.050	1.050	1.050
RFCs 6 Month	On Maturity	1.062	1.062	1.062
RFCs 1 year	Monthly	1.144	1.144	1.144
RFCs 1 year	Six Monthly	1.164	1.164	1.164
RFCs 1 year	On Maturity	1.204	1.204	1.204
RFCs 2 year	Monthly	1.328	1.328	1.328
RFCs 2 year	Six Monthly	1.348	1.348	1.348
RFCs 2 year	Yearly	1.368	1.368	1.368
RFCs 2 year	On Maturity	1.388	1.388	1.388
RFCs 3 year	Monthly	1.512	1.512	1.512
RFCs 3 year	Six Monthly	1.532	1.532	1.532
RFCs 3 year	Yearly	1.552	1.552	1.552
RFCs 3 year	On Maturity	1.572	1.572	1.572
RFCs 4 year	Monthly	1.696	1.696	1.696

RFCs 4 year	Six Monthly	1.716	1.716	1.716
RFCs 4 year	Yearly	1.736	1.736	1.736
RFCs 4 year	On Maturity	1.756	1.756	1.756
RFCs 5 year	Monthly	1.880	1.880	1.880
RFCs 5 year	Six Monthly	1.900	1.900	1.900
RFCs 5 year	Yearly	1.920	1.920	1.920
RFCs 5 year	On Maturity	1.940	1.940	1.940
RFCs 5 year (Pensioners)	Monthly	2.000	2.000	2.000
RFCs 5 year (Widows, Orphans & Permanently Disabled Persons)	Monthly	2.080	2.080	2.080
Mudarabah Fee Ratio (Maximum)		1/2	1/2	1/2
Profit Equalization Reserve (Maximum)		2/100	2/100	2/100
Investment Risk Reserve (Maximum)		1/100	1/100	1/100
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

EQUITY: Islamic Bnking Fund, Retained Earnings and Free Reserves of IBG.

TYPE OF CUSTOMER: All customers. Bank can Refuse to accept deposit from any customer with-out assigning reason.

ASSETS OF POOL: All Ijarah Assets, Murabaha Assets, Musharakah Assets, Diminishing Musharakah Assets, Istisna Assets, Investment in Shares, Placement with Islamic Banks, Sukuks Investments, Payables of All above Assets and Bank's Operating Assets etc.

INVESTMENT STRATEGY: Deposits shall be invested in Shariah compliant, identified, Non-Negative list of Bank, Profitable venture, and approved institutions of the Bank list.

In case assets cross 30% of total assets limit in nature of "Dain", the profit shall be paid to IAH from other Ijarah Assets with the aproval of Shariah Advosor.

TERMS OF POOL: Constructive Liquidation every month.

RISKS ASSOCIATED WITH ASSETS FO POOL:
Operational Risk.
Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

PURPOSE: Acceptance of General Deposits.