

The Bank of Khyber
Islamic Banking Group

BASIS OF DEPOSITS	:	MUDARABAH
NAME OF POOL	:	GENERAL POOL
DECLARATION DATE	:	December 26, 2024
APPLICABLE PERIODS	:	1st January 2025 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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Asaan Saving Account	Monthly	1.000	1.000	1.000
PLS Saving-Free Services Offer	Monthly	0.700	0.700	0.700
PLS Saving Deposit (MHS)	Monthly	1.000	1.000	1.000
Pensioner Salary Account	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
Pensioner Saving Account	Monthly	1.000	1.000	1.000
Raast Saving Account	Monthly	1.000	1.000	1.000
Asaan Savings Remittance 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
BOK 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
BOK Raast Pay Plus Account	Monthly	0.009	0.009	0.009
Islamic SME Asaan Finance Scheme (ISAAF)	Monthly	0.300	0.300	0.300
Islamic Refinance Facility for Modernization of SME	Monthly	0.300	0.300	0.300
Islamic Refinance Facility for Storage of Agri. (FFSAP)	Monthly	0.300	0.300	0.300
Islamic Refinance Scheme for Working Capital of SE&LE	Monthly	0.300	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	1.008
RFCs 6 Month	On Maturity	1.062	1.062	1.038
RFCs 1 year	Monthly	1.144	1.144	1.066
RFCs 1 year	Six Monthly	1.164	1.164	1.076
RFCs 1 year	On Maturity	1.204	1.204	1.096
RFCs 2 year	Monthly	1.328	1.328	1.142
RFCs 2 year	Six Monthly	1.348	1.348	1.152
RFCs 2 year	Yearly	1.368	1.368	1.162
RFCs 2 year	On Maturity	1.388	1.388	1.172
RFCs 3 year	Monthly	1.512	1.512	1.218
RFCs 3 year	Six Monthly	1.532	1.532	1.228
RFCs 3 year	Yearly	1.552	1.552	1.238
RFCs 3 year	On Maturity	1.572	1.572	1.248
RFCs 4 year	Monthly	1.696	1.696	1.294

RFCs 4 year	Six Monthly	1.716	1.716	1.304
RFCs 4 year	Yearly	1.736	1.736	1.314
RFCs 4 year	On Maturity	1.756	1.756	1.324
RFCs 5 year	Monthly	1.880	1.880	1.370
RFCs 5 year	Six Monthly	1.900	1.900	1.380
RFCs 5 year	Yearly	1.920	1.920	1.390
RFCs 5 year	On Maturity	1.940	1.940	1.400
RFCs 5 year (Pensioners)	Monthly	2.000	2.000	1.400
RFCs 5 year (Widows, Orphans & Permanently Disabled Persons)	Monthly	2.080	2.080	1.470
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.