

WEIGHTAGES FOR THE MONTH OF **JANUARY 2025**

Foreign Currency Deposits (USD, EURO & GBP)

Deposit Products	Payment Frequency	JANUARY 01, 2025 to JANUARY 31, 2025	DECEMBER 01, 2024 to DECEMBER 31, 2024	NOVEMBER 01, 2024 to NOVEMBER 30, 2024
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Profit Sharing Ratio

Share of Rab-ul-Maal (Depositors)		20%	20%	20%
Share of Mudarib (Bank)		80%	80%	80%

Weightages (Assigned)

Saving Accounts

Savings Account	Six Monthly	1.4650	1.4650	1.4650
Sirat Non - Resident Account - Saving	Six Monthly	1.6650	1.6650	1.6650
Sirat Resident New FCY Value Account RDA - Saving	Six Monthly	1.9650	1.9650	1.9650
Sirat Non-Resident New FCY Value Account RDA - Saving	Six Monthly	2.3650	2.3650	2.3650
SIRAT Junior Savers Account	Quarterly	2.8650	2.8650	2.8650

Sirat Habib Islamic Investment Certificate (H.I.I.C)

H.I.I.C. One Month	Maturity	1.7150	1.7150	1.7150
H.I.I.C. Three Months	Maturity	1.8150	1.8150	1.8150
H.I.I.C. Six Months	Maturity	1.9650	1.9650	1.9650
H.I.I.C. 1 year	Monthly	1.8950	1.8950	1.8950
H.I.I.C. 1 year	Quarterly	2.0150	2.0150	2.0150
H.I.I.C. 1 year	Six Monthly	1.9504	1.9504	1.9504
H.I.I.C. 1 year	Maturity	1.9704	1.9704	1.9704
H.I.I.C. 2 years	Monthly	2.1150	2.1150	2.1150
H.I.I.C. 2 years	Quarterly	2.2550	2.2550	2.2550
H.I.I.C. 2 years	Six Monthly	2.4150	2.4150	2.4150
H.I.I.C. 2 years	Maturity	2.5950	2.5950	2.5950
H.I.I.C. 3 years	Monthly	2.3750	2.3750	2.3750
H.I.I.C. 3 years	Quarterly	2.5150	2.5150	2.5150
H.I.I.C. 3 years	Six Monthly	2.6750	2.6750	2.6750
H.I.I.C. 3 years	Maturity	2.8550	2.8550	2.8550
H.I.I.C. 5 years	Monthly	2.6550	2.6550	2.6550
H.I.I.C. 5 years	Quarterly	2.8150	2.8150	2.8150
H.I.I.C. 5 years	Six Monthly	2.9950	2.9950	2.9950
H.I.I.C. 5 years	Maturity	3.1950	3.1950	3.1950