

The Bank of Khyber
Islamic Banking Group

BASIS OF DEPOSITS	:	MUDARABAH
NAME OF POOL	:	GENERAL POOL
DECLARATION DATE	:	August 27, 2025
APPLICABLE PERIODS	:	1st September 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	Previous - 2 Weightages Applicable	Previous - 1 Weightages Applicable	Currently Applicable Weightages
Asaan Saving Account	Monthly	1.000	1.000	1.000
PLS Saving-Free Services Offer	Monthly	0.700	0.700	0.009
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	1.040	1.040	1.000
Raast Sahara Account	Monthly	1.040	1.040	1.000
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-Filter)	Monthly	0.009	0.009	0.009
BOK Raast Pay Plus Account	Monthly	0.009	0.009	0.009
FC Pay Plus Account	Monthly	0.009	0.009	0.009
BISP Sahulat Account	Monthly	-	-	0.009
BOK Pay at Work	Monthly	-	-	0.009
Islamic SME Asaan Finance Scheme (ISAAF)	Monthly	0.350	0.375	0.375
Islamic Refinance Facility for Modernization of SME	Monthly	0.350	0.375	0.375
Islamic Refinance Facility for Storage of Agri. (IFFSAP)	Monthly	0.350	0.250	0.250
Islamic Refinance Scheme for Working Capital of SE&LE	Monthly	0.350	0.375	0.375
SBP SME Finance	Monthly	0.500	0.500	0.500
BOKGL.5619 - BOK Financial Institutions SA	Monthly	0.000	0.730	0.610
BOKGL.5621 - BOK Public Sector Enterprises SA	Monthly	0.000	0.730	0.610
BOKGL.5623 - BOK Public Limited Companies SA	Monthly	0.000	0.730	0.610
Riba Free Certificates (RFCs)				
RFC 1 Month (Montly)	Monthly	1.002	1.007	1.002
RFC 3 Month (Montly)	Monthly	1.006	1.010	1.006
RFCs 6 Month	Monthly	1.012	1.014	1.012
RFCs 6 Month	On Maturity	1.042	1.029	1.027
RFCs 1 year	Monthly	1.040	1.039	1.035
RFCs 1 year	Six Monthly	1.050	1.044	1.040
RFCs 1 year	On Maturity	1.070	1.054	1.050
RFCs 2 year	Monthly	1.080	1.073	1.070

RFCs 2 year	Six Monthly	1.090	1.078	1.075
RFCs 2 year	Yearly	1.100	1.083	1.080
RFCs 2 year	On Maturity	1.110	1.088	1.085
RFCs 3 year	Monthly	1.120	1.107	1.105
RFCs 3 year	Six Monthly	1.130	1.112	1.110
RFCs 3 year	Yearly	1.140	1.117	1.115
RFCs 3 year	On Maturity	1.150	1.122	1.120
RFCs 4 year	Monthly	1.160	1.141	1.140
RFCs 4 year	Six Monthly	1.170	1.146	1.145
RFCs 4 year	Yearly	1.180	1.151	1.150
RFCs 4 year	On Maturity	1.190	1.156	1.155
RFCs 5 year	Monthly	1.200	1.175	1.175
RFCs 5 year	Six Monthly	1.210	1.180	1.180
RFCs 5 year	Yearly	1.220	1.185	1.185
RFCs 5 year	On Maturity	1.230	1.190	1.190
RFCs 5 year (Pensioners)	Monthly	1.230	1.205	1.205
RFCs 5 year (Widows, Orphans & Permanently Disabled Persons)	Monthly	1.300	1.215	1.215
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.