

**The Bank of Khyber**  
Islamic Banking Group

BASIS OF DEPOSITS	:	MUDARABAH
NAME OF POOL	:	GENERAL POOL
DECLARATION DATE	:	January 23, 2025
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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
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	1.040	1.040	1.040
Raast Sahara Account	Monthly	1.040	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
FC Pay Plus Account	Monthly	0.000	0.000	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
<b>Riba Free Certificates (RFCs)</b>				
RFC 1 Month (Montly)	Monthly	0.000	0.000	1.002
RFC 3 Month (Montly)	Monthly	0.000	0.000	1.006
RFCs 6 Month	Monthly	1.050	1.050	1.012
RFCs 6 Month	On Maturity	1.062	1.062	1.042
RFCs 1 year	Monthly	1.144	1.144	1.040
RFCs 1 year	Six Monthly	1.164	1.164	1.050
RFCs 1 year	On Maturity	1.204	1.204	1.070
RFCs 2 year	Monthly	1.328	1.328	1.080
RFCs 2 year	Six Monthly	1.348	1.348	1.090
RFCs 2 year	Yearly	1.368	1.368	1.100
RFCs 2 year	On Maturity	1.388	1.388	1.110
RFCs 3 year	Monthly	1.512	1.512	1.120
RFCs 3 year	Six Monthly	1.532	1.532	1.130

RFCs 3 year	Yearly	1.552	1.552	1.140
RFCs 3 year	On Maturity	1.572	1.572	1.150
RFCs 4 year	Monthly	1.696	1.696	1.160
RFCs 4 year	Six Monthly	1.716	1.716	1.170
RFCs 4 year	Yearly	1.736	1.736	1.180
RFCs 4 year	On Maturity	1.756	1.756	1.190
RFCs 5 year	Monthly	1.880	1.880	1.200
RFCs 5 year	Six Monthly	1.900	1.900	1.210
RFCs 5 year	Yearly	1.920	1.920	1.220
RFCs 5 year	On Maturity	1.940	1.940	1.230
RFCs 5 year (Pensioners)	Monthly	2.000	2.000	1.230
RFCs 5 year (Widows, Orphans & Permanently Disabled Persons)	Monthly	2.080	2.080	1.300
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
<b>Note:</b> 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.