



BOP/IBD/2024/150

August 21, 2024

The Manager(s)
Islamic Banking Branches,

RE: PSR & WEIGHTAGES OF RFC USD SPECIAL POOL-1 (RFUSD1)
FOR DISPLAY ON NOTICE BOARD

As per SBP revised rules and regulations, weightages and profit sharing ratios are to be displayed on Notice Board of Islamic Banking Branches.

It is therefore advised to display the attached PSR & Weightages on the Notice Board of your respective branches for information of the customers.

UNIT HEAD POOL MANAGEMENT

HEAD FINANCIAL CONTROL-ISLAMIC

GROUP HEAD ISLAMIC BANKING

Encl: As above.



The Bank of Punjab
TAQWA Islamic Banking



The Bank of Punjab-TAQWA Islamic Banking is pleased to declare following profit sharing ratio and weightages for RFC USD Special Pool - 1 (RFUSD1). These weightages shall remain effective till further change.

DECLARATION DATE : 21-Aug-24
 APPLICABLE PERIODS : August 27, 2024 - August 31, 2024
 NAME OF POOL : RFC USD Special Pool - 1 (RFUSD1)

Profit Sharing Ratio

Mudarib	30%
Rab ul Mal	70%

Weightages

Account Class	Profit Payment Periods/ Tier groups	Weightages Assigned
RFC 1 Month		
RFC - 1	Maturity	1.000
RFC - 2		1.062
RFC - 3		1.125
RFC - 4		1.250
RFC - 5		1.312
RFC 3 Month		
RFC - 1	Maturity	1.250
RFC - 2		1.312
RFC - 3		1.375
RFC - 4		1.438
RFC - 5		1.500
RFC 6 Month		
RFC - 1	Maturity	1.250
RFC - 2		1.375
RFC - 3		1.438
RFC - 4		1.500
RFC - 5		1.562
RFC 12 Months		
RFC - 1	Maturity	1.500
RFC - 2		1.562
RFC - 3		1.600
RFC - 4		1.625
RFC - 5		1.650

Equity: In case the Bank invests in RFC USD Special Pool-1 (RFUSD1), the Bank and the pool of depositors will equitably share the income of the Mudaraba pool in accordance with the ratio of their respective investment. The share of Depositors will be further distributed amongst them, based on the respective weightages for each category after deduction of Mudaraba fee. The equity will be reconciled at any point of time i.e. in General Pool and Special Pools

Profit Equalization Reserve (PER), if needed upto 2% of Net Income
 Investment Risk Reserve (IRR), if needed upto 1% of Distributable Profit of Depositors