

Misc Circular No. _____

September 25, 2024

All Islamic Banking Branches (IBBs)
All Islamic Banking Windows (IBWs)

Subject: Announcement of Weightages & PSR of Mudarabaha Pools

Effective October 01, 2024, Ameen Management has approved the weightages and profit-sharing ratios of Mudarabaha pools. In accordance with the IBD Circular #03 of 2012, Islamic Banks are required to disclose the weightages and PSR of deposits at least 3 working days before the start of the relevant period.

To ensure compliance with the SBP circular, all Islamic Banking Branches and Islamic Banking hosting windows are requested to display the approved weightages prominently on the branch notice board.

Thank you for your cooperation

Regards

Muhammad Salman Khan
Unit Head Finance & Pool Management

Ahsan Ali
Head Product-Islamic Banking

UBL Ameen's Weightages for Mudarbah Accounts of General Pool



TYPE OF ACCOUNTS	Aug-24		Sep-24		Oct-24	
	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
1 AMEEN BUSINESS ACCOUNT (ABA) Rs 0 to Rs 9,999,999,999.99	0.01875	1.88	0.01875	1.88	0.01875	1.88
2 AMEEN MINOR SAVING ACCOUNT (AMISA) Rs 0 to Rs 9,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
3 AMEEN ASAN SAVING ACCOUNT (ASSA) Rs 0 to Rs 9,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
4 AMEEN ZINDAGI ACCOUNT (AZA) Rs 0 to Rs 9,999,999,999.99	2.25000	225.00	2.25000	225.00	2.00000	200.00
5 AMEEN GOOD CITIZEN SAVING ACCOUNT (AGCSA) Rs 0 to Rs 9,999,999,999.99	0.03125	3.13	0.03125	3.13	0.03125	3.13
6 AMEEN TEZRAFTAR SAVING ACCOUNT (ATRSA) Rs 0 to Rs 9,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
7 ISLAMIC TEMPORARY ECONOMIC REFINANCE FACILITY Rs 0 to Rs 9,999,999,999.99	0.12500	12.50	0.12500	12.50	0.12500	12.50
8 EMPLOYEE BANKING ACCOUNT (AEBA) Rs 0 to Rs 9,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
9 AMEEN NRP RUPEES VALUE SAVING ACCOUNT (ANRVS) Rs 0 to Rs 9,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
10 AMEEN UROOJ SAVING ACCOUNT Rs 0 to Rs 9,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
11 AMEEN PENSIONER SAVING ACCOUNT Rs 0 to Rs 9,999,999,999.99	2.25000	225.00	2.25000	225.00	2.00000	200.00
12 AMEEN FREELANCER SAVING ACCOUNT Rs 0 to Rs 9,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
13 AMEEN ESAAR SAVING ACCOUNT Rs 0 to Rs 99,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
14 AMEEN PRIORITY SAVING ACCOUNT Rs 0 to Rs 99,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
15 AMEEN SMART DIGITAL ACCOUNT Rs 0 to Rs 99,999,999,999.99	0.03125	3.13	0.03125	3.13	0.03125	3.13
16 AMEEN MUKAMMAL SAVING ACCOUNT (AMSA) Rs 0 to Rs 4,999,999.99 Rs 5,000,000 to Rs 9,999,999.99 Rs 10,000,000 to Rs 24,999,999.99 Rs 25,000,000 to Rs 49,999,999.99 Rs 50,000,000 to Rs 74,999,999.99 Rs 75,000,000 to Rs 99,999,999.99 Rs 100,000,000 to Rs 249,999,999.99 Rs 250,000,000 to Rs 499,999,999.99 Rs 500,000,000 & Above	1.00000 1.00625 1.01250 1.01875 1.02500 1.03125 1.03750 1.04375 1.06250	100.00 100.63 101.25 101.88 102.50 103.13 103.75 104.38 106.25	1.00000 1.00625 1.01250 1.01875 1.02500 1.03125 1.03750 1.04375 1.06250	100.00 100.63 101.25 101.88 102.50 103.13 103.75 104.38 106.25	1.00000 1.00625 1.01250 1.01875 1.02500 1.03125 1.03750 1.04375 1.06250	100.00 100.63 101.25 101.88 102.50 103.13 103.75 104.38 106.25
17 AMEEN SAVING ACCOUNT (ASA) Rs 0 to Rs 9,999,999.99 Rs 10,000,000 to Rs 49,999,999.99 Rs 50,000,000 to Rs 99,999,999.99 Rs 100,000,000 to Rs 499,999,999.99 Rs 500,000,000 & Above	1.00000 1.00625 1.01250 1.01875 1.02500	100.00 100.63 101.25 101.88 102.50	1.00000 1.00625 1.01250 1.01875 1.02500	100.00 100.63 101.25 101.88 102.50	1.00000 1.00625 1.01250 1.01875 1.02500	100.00 100.63 101.25 101.88 102.50

UBL Ameen's Weightages for Mudarbah Accounts of General Pool



TYPE OF ACCOUNTS	Aug-24		Sep-24		Oct-24	
	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
18 AMEEN PREMIUM ACCOUNT (APA)						
Rs 0 to Rs 4,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Rs 5,000,000 to Rs 9,999,999.99	1.01250	101.25	1.01250	101.25	1.01250	101.25
Rs 10,000,000 to Rs 24,999,999.99	1.03750	103.75	1.03750	103.75	1.03750	103.75
Rs 25,000,000 to Rs 49,999,999.99	1.04375	104.38	1.04375	104.38	1.04375	104.38
Rs 50,000,000 to Rs 74,999,999.99	1.05000	105.00	1.05000	105.00	1.05000	105.00
Rs 75,000,000 to Rs 99,999,999.99	1.06250	106.25	1.06250	106.25	1.06250	106.25
Rs 100,000,000 to Rs 249,999,999.99	1.06875	106.88	1.06875	106.88	1.06875	106.88
Rs 250,000,000 to Rs 499,999,999.99	1.07500	107.50	1.07500	107.50	1.07500	107.50
Rs 500,000,000 to Rs 999,999,999.99	1.08750	108.75	1.08750	108.75	1.08750	108.75
Rs 1,000,000,000 & Above	1.09375	109.38	1.09375	109.38	1.09375	109.38
19 AMEEN FCY SAVING ACCOUNT - USD						
0 to 999,999,999	0.00375	0.38	0.00375	0.38	0.00375	0.38
20 AMEEN FCY SAVING ACCOUNT - GBP						
0 to 999,999,999	0.00125	0.13	0.00125	0.13	0.00125	0.13
21 AMEEN FCY SAVING ACCOUNT - EUR						
0 to 999,999,999	0.00013	0.01	0.00013	0.01	0.00013	0.01
22 AMEEN FCY SAVING ACCOUNT - AED						
0 to 999,999,999	0.00125	0.13	0.00125	0.13	0.00125	0.13
23 AMEEN FCY SAVING ACCOUNT - SAR						
0 to 999,999,999	0.00013	0.01	0.00013	0.01	0.00013	0.01
24 AMEEN CERTIFICATE OF ISLAMIC INVESTMENT (ACOII)						
Profit at Maturity						
1 Month						
Rs 10,000 to Rs 249,999.99	1.25000	125.00	1.25000	125.00	1.25000	125.00
Rs 250,000 to Rs 499,999.99	1.25625	125.63	1.25625	125.63	1.25625	125.63
Rs 500,000 to Rs 999,999.99	1.26250	126.25	1.26250	126.25	1.26250	126.25
Rs 1,000,000 to Rs 2,499,999.99	1.26875	126.88	1.26875	126.88	1.26875	126.88
Rs 2,500,000 to Rs 4,999,999.99	1.28125	128.13	1.28125	128.13	1.28125	128.13
2 Months						
Rs 10,000 to Rs 249,999.99	1.25000	125.00	1.25000	125.00	1.25000	125.00
Rs 250,000 to Rs 499,999.99	1.26250	126.25	1.26250	126.25	1.26250	126.25
Rs 500,000 to Rs 999,999.99	1.26875	126.88	1.26875	126.88	1.26875	126.88
Rs 1,000,000 to Rs 2,499,999.99	1.27500	127.50	1.27500	127.50	1.27500	127.50
Rs 2,500,000 to Rs 4,999,999.99	1.28750	128.75	1.28750	128.75	1.28750	128.75
3 Months						
Rs 10,000 to Rs 249,999.99	1.25000	125.00	1.25000	125.00	1.25000	125.00
Rs 250,000 to Rs 499,999.99	1.26875	126.88	1.26875	126.88	1.26875	126.88
Rs 500,000 to Rs 999,999.99	1.27500	127.50	1.27500	127.50	1.27500	127.50
Rs 1,000,000 to Rs 2,499,999.99	1.28125	128.13	1.28125	128.13	1.28125	128.13
Rs 2,500,000 to Rs 4,999,999.99	1.29375	129.38	1.29375	129.38	1.29375	129.38
6 Months						
Rs 10,000 to Rs 249,999.99	1.25000	125.00	1.25000	125.00	1.25000	125.00
Rs 250,000 to Rs 499,999.99	1.27500	127.50	1.27500	127.50	1.27500	127.50
Rs 500,000 to Rs 999,999.99	1.28125	128.13	1.28125	128.13	1.28125	128.13
Rs 1,000,000 to Rs 2,499,999.99	1.28750	128.75	1.28750	128.75	1.28750	128.75
Rs 2,500,000 to Rs 4,999,999.99	1.30000	130.00	1.30000	130.00	1.30000	130.00
1 Year						
Rs 10,000 to Rs 249,999.99	1.25000	125.00	1.25000	125.00	1.00000	100.00
Rs 250,000 to Rs 499,999.99	1.28125	128.13	1.28125	128.13	1.00000	100.00
Rs 500,000 to Rs 999,999.99	1.28750	128.75	1.28750	128.75	1.00625	100.63
Rs 1,000,000 to Rs 2,499,999.99	1.29375	129.38	1.29375	129.38	1.01250	101.25
Rs 2,500,000 to Rs 4,999,999.99	1.30000	130.00	1.30000	130.00	1.02500	102.50

UBL Ameen's Weightages for Mudarbah Accounts of General Pool



TYPE OF ACCOUNTS	Aug-24		Sep-24		Oct-24	
	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
2 Years						
Rs 10,000 to Rs 2,499,999.99	1.27500	127.50	1.27500	127.50	0.99375	99.38
Rs 2,500,000 to Rs 4,999,999.99	1.31250	131.25	1.31250	131.25	1.03125	103.13
3 Years						
Rs 10,000 to Rs 2,499,999.99	1.28125	128.13	1.28125	128.13	1.00000	100.00
Rs 2,500,000 to Rs 4,999,999.99	1.32500	132.50	1.32500	132.50	1.04375	104.38
4 Years						
Rs 10,000 to Rs 2,499,999.99	1.28750	128.75	1.28750	128.75	1.00625	100.63
Rs 2,500,000 to Rs 4,999,999.99	1.33125	133.13	1.33125	133.13	1.05000	105.00
5 Years						
Rs 10,000 to Rs 1,000,000	1.33750	133.75	1.33750	133.75	1.05625	105.63
8 Years						
Rs 10,000 to Rs 1,000,000	1.33750	133.75	1.33750	133.75	1.05625	105.63
Profit at Monthly						
1 Year						
Rs 50,000 to Rs 2,499,999.99	1.25000	125.00	1.25000	125.00	1.00000	100.00
Rs 2,500,000 to Rs 4,999,999.99	1.26250	126.25	1.26250	126.25	1.01250	101.25
2 Years						
Rs 50,000 to Rs 2,499,999.99	1.25000	125.00	1.25000	125.00	1.00000	100.00
Rs 2,500,000 to Rs 4,999,999.99	1.26875	126.88	1.26875	126.88	1.01875	101.88
3 Years						
Rs 50,000 to Rs 999,999.99	1.25000	125.00	1.25000	125.00	1.00000	100.00
Rs 1,000,000 to Rs 2,499,999.99	1.25625	125.63	1.25625	125.63	1.00625	100.63
Rs 2,500,000 to Rs 4,999,999.99	1.26875	126.88	1.26875	126.88	1.01875	101.88
5 Years						
Rs 50,000 to Rs 2,499,999.99	1.25000	125.00	1.25000	125.00	1.00000	100.00
Rs 2,500,000 to Rs 4,999,999.99	1.27500	127.50	1.27500	127.50	1.02500	102.50
Profit at Half Yearly						
1 Year						
Rs 50,000 to Rs 2,499,999.99	1.25000	125.00	1.25000	125.00	1.00000	100.00
Rs 2,500,000 to Rs 4,999,999.99	1.25625	125.63	1.25625	125.63	1.00625	100.63
3 Years						
Rs 50,000 to Rs 2,499,999.99	1.25000	125.00	1.25000	125.00	1.00000	100.00
Rs 2,500,000 to Rs 4,999,999.99	1.26250	126.25	1.26250	126.25	1.01250	101.25
5 Years						
Rs 50,000 to Rs 2,499,999.99	1.25000	125.00	1.25000	125.00	1.00000	100.00
Rs 2,500,000 to Rs 4,999,999.99	1.27500	127.50	1.27500	127.50	1.02500	102.50
6 Years						
Rs 50,000 to Rs 1,000,0000	1.27500	127.50	1.27500	127.50	1.02500	102.50

UBL Ameen's Weightages for Mudarbah Accounts of General Pool



TYPE OF ACCOUNTS	Aug-24		Sep-24		Oct-24	
	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
25 AMEEN PREMIUM CERTIFICATE (APC)						
Profit at Maturity						
1 Month						
Rs 5,000,000 to Rs 19,999,999.99	1.62500	162.50	1.62500	162.50	1.31250	131.25
Rs 20,000,000 to Rs 49,999,999.99	1.68750	168.75	1.68750	168.75	1.37500	137.50
Rs 50,000,000 & Above	1.75000	175.00	1.75000	175.00	1.43750	143.75
3 Months						
Rs 5,000,000 to Rs 19,999,999.99	1.65625	165.63	1.65625	165.63	1.34375	134.38
Rs 20,000,000 to Rs 49,999,999.99	1.71875	171.88	1.71875	171.88	1.40625	140.63
Rs 50,000,000 & Above	1.78125	178.13	1.78125	178.13	1.46875	146.88
6 Months						
Rs 5,000,000 to Rs 19,999,999.99	1.68750	168.75	1.68750	168.75	1.35000	135.00
Rs 20,000,000 to Rs 49,999,999.99	1.75000	175.00	1.75000	175.00	1.40625	140.63
Rs 50,000,000 & Above	1.81250	181.25	1.81250	181.25	1.46875	146.88
1 Year						
Rs 5,000,000 to Rs 19,999,999.99	1.75000	175.00	1.75000	175.00	1.00000	100.00
Rs 20,000,000 to Rs 49,999,999.99	1.81250	181.25	1.81250	181.25	1.00000	100.00
Rs 50,000,000 & Above	1.87500	187.50	1.87500	187.50	1.06250	106.25
3 Year Maturity						
Rs 5,000,000 to Rs 19,999,999.99	1.75000	175.00	1.75000	175.00	1.00000	100.00
Rs 20,000,000 & Above	1.81250	181.25	1.81250	181.25	1.00000	100.00
5 Year Maturity						
Rs 5,000,000 to Rs 19,999,999.99	1.75000	175.00	1.75000	175.00	1.00000	100.00
Rs 20,000,000 & Above	1.81250	181.25	1.81250	181.25	1.06250	106.25
Profit at Monthly						
1 Year Monthly						
Rs 5,000,000 to Rs 19,999,999.99	1.68750	168.75	1.68750	168.75	0.93750	93.75
Rs 20,000,000 to Rs 49,999,999.99	1.75000	175.00	1.75000	175.00	1.00000	100.00
Rs 50,000,000 & Above	1.81250	181.25	1.81250	181.25	1.06250	106.25
3 Year Monthly						
Rs 5,000,000 & Above	1.68750	168.75	1.68750	168.75	1.00000	100.00
5 Year Monthly						
Rs 5,000,000 & Above	1.68750	168.75	1.68750	168.75	1.00000	100.00
Mudarib share (Management Fee)	50%		50%		50%	

UBL Ameen's Weightages for Ameen Daily Munafa Pool

TYPE OF ACCOUNTS	Aug-24		Sep-24		Oct-24	
AMEEN DAILY MUNAFA ACCOUNT (ADMA)	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
Rs 0 to Rs 4,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Rs 5,000,000 to Rs 9,999,999.99	1.03125	103.13	1.03125	103.13	1.03125	103.13
Rs 10,000,000 to Rs 499,999,999.99	1.06250	106.25	1.06250	106.25	1.06250	106.25
Rs 500,000,000 to Rs. 999,999,999.99	1.12500	112.50	1.12500	112.50	1.12500	112.50
Rs 1,000,000,000.00 & Above	1.18750	118.75	1.18750	118.75	1.18750	118.75
	50%		50%		50%	

UBL Ameen's Weightages for Ameen Saving Pool

TYPE OF ACCOUNTS	Aug-24		Sep-24		Oct-24	
Saving / Transaction Deposit	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
Saving - A	1.75000	175.00	1.75000	175.00	1.50000	175.00
Saving - B	1.81250	187.50	1.81250	187.50	1.56250	187.50
Saving - C	1.87500	200.00	1.87500	200.00	1.62500	200.00
Saving - D	1.93750	212.50	1.93750	212.50	1.68750	212.50
Saving - E	2.00000	218.75	2.00000	218.75	1.75000	218.75
Saving - F	2.03125	221.88	2.03125	221.88	1.78125	221.88
Saving - G	2.06250	225.00	2.06250	225.00	1.81250	225.00
Saving - H	2.09375	228.13	2.09375	228.13	1.84375	228.13
Saving - I	2.12500	231.25	2.12500	231.25	1.87500	231.25
Saving - J	2.15625	234.38	1.68750	234.38	1.90600	234.38
Saving - K	2.18750	237.50	2.18750	237.50	1.93750	237.50
Saving - L	2.21875	240.63	2.21875	240.63	1.96875	240.63
Saving - M	2.25000	243.75	2.25000	243.75	2.00000	243.75
	15%		15%		15%	

UBL Ameen's Weightages for Ameen Financial Institution Pool

TYPE OF ACCOUNTS	Aug-24		Sep-24		Oct-24	
Financial Institution Deposits	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
AFIDA - A	1.50000	150.00	1.50000	150.00	1.25000	125.00
AFIDA - B	1.81250	181.25	1.81250	181.25	1.65625	165.63
AFIDA - C	1.84375	184.38	1.84375	184.38	1.68750	168.75
AFIDA - D	1.87500	187.50	1.87500	187.50	1.71875	171.88
AFIDA - E	1.90625	190.63	1.90625	190.63	1.75000	175.00
AFIDA - F	1.93750	193.75	1.93750	193.75	1.78125	178.13
AFIDA - G	1.96875	196.88	1.96875	196.88	1.81250	181.25
AFIDA - H	2.00000	200.00	2.00000	200.00	1.84375	184.38
AFIDA - I	2.03125	203.13	2.03125	203.13	1.87500	187.50
AFIDA - J	2.06250	206.25	2.06250	206.25	1.90625	190.63
AFIDA - K	2.09375	209.38	2.09375	209.38	0.00000	0.00
AFIDA - L	2.12500	212.50	2.12500	212.50	0.00000	0.00
AFIDA - M	2.15625	215.63	2.15625	215.63	0.00000	0.00
AFIDA - N	0.00000	0.00	2.18750	218.75	0.00000	0.00
	10%		10%		10%	

UBL Ameen's Profit Sharing of MORA Hajj Deposits (MORA)

TYPE OF ACCOUNTS (MORA)	Aug-24	Sep-24	Oct-24
Mudarib Share (Management fee)	30%	30%	30%
MORA Share	70%	70%	70%

UBL Ameen's Weightages of Special Mudaraba Pool							
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-1 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-2 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-3 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-4 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-5 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-6 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-7 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		15%		15%		15%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-8 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-9 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-10 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		20%		20%		20%	
TYPE OF ACCOUNTS		Aug-24		Sep-24		Oct-24	
SMP-11 (Saving / APC Deposit)		Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		15%		15%		15%	