



PSR & WEIGHTAGES - Islamic Naya Pakistan Certificates (INPCs)
Updated on Dec 05, 2023

PROFIT SHARING RATIO (PSR)

DEPOSIT POOL(S)	MUDARIB/ RAB-UL-MAAL	OCT 2023	NOV 2023	DEC 2023
1. PKR DEPOSITS	INPCCL (MUDARIB) SHARE	35%	35%	35%
	INVESTOR (RAB-UL-MAAL) SHARE	65%	65%	65%
2. US DOLLAR DEPOSITS	INPCCL (MUDARIB) SHARE	55%	55%	55%
	INVESTOR (RAB-UL-MAAL) SHARE	45%	45%	45%
3. POUND DEPOSITS	INPCCL (MUDARIB) SHARE	65%	65%	65%
	INVESTOR (RAB-UL-MAAL) SHARE	35%	35%	35%
4. EURO DEPOSITS	INPCCL (MUDARIB) SHARE	70%	70%	70%
	INVESTOR (RAB-UL-MAAL) SHARE	30%	30%	30%

WEIGHTAGES & EXPECTED RETURNS

PRODUCTS	Tenure/Profit Payment	Expected Return (per annum) OCT 2023	Profit Weightage Assigned OCT 2023	Expected Return (per annum) NOV 2023	Profit Weightage Assigned NOV 2023	Expected Return (per annum) DEC 2023	Profit Weightage Assigned DEC 2023
Islamic Naya Pakistan Certificates (INPCs) PKR	3 Months-Maturity	9.50%	1.10	9.50%	1.10	9.50%	1.10
	6 Months - Maturity	10.00%	1.20	10.00%	1.20	10.00%	1.20
	12 Months - Maturity	10.50%	1.25	10.50%	1.25	10.50%	1.25
	3 Years- Bi Annually	10.75%	1.27	10.75%	1.27	10.75%	1.27
	5 Years - Bi Annually	11.00%	1.30	11.00%	1.30	11.00%	1.30
Islamic Naya Pakistan Certificates - I (INPC-I) PKR	3 Months-Maturity	15.00%	1.80	15.00%	1.80	15.00%	1.80
	6 Months - Maturity	15.25%	1.85	15.25%	1.85	15.25%	1.85
	12 Months - Maturity	15.50%	1.90	15.50%	1.90	15.50%	1.90
	3 Years- Bi Annually	14.00%	1.75	14.00%	1.75	14.00%	1.75
	5 Years - Bi Annually	13.50%	1.65	13.50%	1.65	13.50%	1.65
Islamic Naya Pakistan Certificates - II (INPC-II) PKR	3 Months-Maturity	N/A	N/A	21.00%	2.20	21.00%	2.20
	6 Months - Maturity	N/A	N/A	21.25%	2.25	21.25%	2.25
	12 Months - Maturity	N/A	N/A	21.50%	2.30	21.50%	2.30
	3 Years- Bi Annually	N/A	N/A	17.50%	2.00	17.50%	2.00
	5 Years - Bi Annually	N/A	N/A	15.00%	1.90	15.00%	1.90
Islamic Naya Pakistan Certificates (INPCs) USD	3 Months-Maturity	5.50%	1.70	5.50%	1.70	5.50%	1.70
	6 Months - Maturity	6.00%	1.85	6.00%	1.85	6.00%	1.85
	12 Months - Maturity	6.50%	2.10	6.50%	2.10	6.50%	2.10
	3 Years- Bi Annually	6.75%	2.20	6.75%	2.20	6.75%	2.20
	5 Years - Bi Annually	7.00%	2.30	7.00%	2.30	7.00%	2.30
Islamic Naya Pakistan Certificates - I (INPC-I) USD	3 Months-Maturity	7.00%	1.70	7.00%	1.70	7.00%	1.70
	6 Months - Maturity	7.20%	1.85	7.20%	1.85	7.20%	1.85
	12 Months - Maturity	7.50%	2.10	7.50%	2.10	7.50%	2.10
	3 Years- Bi Annually	8.00%	2.20	8.00%	2.20	8.00%	2.20
	5 Years - Bi Annually	8.00%	2.30	8.00%	2.30	8.00%	2.30
Islamic Naya Pakistan Certificates - II (INPC-II) USD	3 Months-Maturity	N/A	N/A	8.25%	2.10	8.25%	2.10
	6 Months - Maturity	N/A	N/A	8.50%	2.25	8.50%	2.25
	12 Months - Maturity	N/A	N/A	9.00%	2.30	9.00%	2.30
	3 Years- Bi Annually	N/A	N/A	8.00%	2.20	8.00%	2.20
	5 Years - Bi Annually	N/A	N/A	8.00%	2.20	8.00%	2.20
Islamic Naya Pakistan Certificates (INPCs) GBP	3 Months-Maturity	5.25%	2.10	5.25%	2.10	5.25%	2.10
	6 Months - Maturity	5.50%	2.20	5.50%	2.20	5.50%	2.20
	12 Months - Maturity	5.75%	2.30	5.75%	2.30	5.75%	2.30
	3 Years- Bi Annually	6.25%	2.50	6.25%	2.50	6.25%	2.50
	5 Years - Bi Annually	6.50%	2.60	6.50%	2.60	6.50%	2.60
Islamic Naya Pakistan Certificates - I (INPC-I) GBP	3 Months-Maturity	5.50%	2.10	5.50%	2.10	5.50%	2.10
	6 Months - Maturity	6.00%	2.20	6.00%	2.20	6.00%	2.20
	12 Months - Maturity	7.00%	2.30	7.00%	2.30	7.00%	2.30
	3 Years- Bi Annually	7.50%	2.50	7.50%	2.50	7.50%	2.50
	5 Years - Bi Annually	7.50%	2.60	7.50%	2.60	7.50%	2.60
Islamic Naya Pakistan Certificates - II (INPC-II) GBP	3 Months-Maturity	N/A	N/A	7.25%	2.20	7.25%	2.20
	6 Months - Maturity	N/A	N/A	7.50%	2.30	7.50%	2.30
	12 Months - Maturity	N/A	N/A	8.00%	2.40	8.00%	2.40
	3 Years- Bi Annually	N/A	N/A	7.50%	2.50	7.50%	2.50
	5 Years - Bi Annually	N/A	N/A	7.50%	2.60	7.50%	2.60
Islamic Naya Pakistan Certificates (INPCs) EURO	3 Months-Maturity	4.75%	2.71	4.75%	2.71	4.75%	2.71
	6 Months - Maturity	5.00%	2.86	5.00%	2.86	5.00%	2.86
	12 Months - Maturity	5.25%	3.00	5.25%	3.00	5.25%	3.00
	3 Years- Bi Annually	5.50%	3.14	5.50%	3.14	5.50%	3.14
	5 Years - Bi Annually	5.75%	3.29	5.75%	3.29	5.75%	3.29
Islamic Naya Pakistan Certificates - I (INPC-I) EURO	3 Months-Maturity	4.00%	2.71	4.00%	2.71	4.00%	2.71
	6 Months - Maturity	4.50%	2.86	4.50%	2.86	4.50%	2.86
	12 Months - Maturity	5.00%	3.00	5.00%	3.00	5.00%	3.00
	3 Years- Bi Annually	6.50%	3.14	6.50%	3.14	6.50%	3.14
	5 Years - Bi Annually	6.50%	3.29	6.50%	3.29	6.50%	3.29
Islamic Naya Pakistan Certificates - II (INPC-II) EURO	3 Months-Maturity	N/A	N/A	6.25%	2.80	6.25%	2.80
	6 Months - Maturity	N/A	N/A	6.50%	2.90	6.50%	2.90
	12 Months - Maturity	N/A	N/A	7.00%	3.20	7.00%	3.20
	3 Years- Bi Annually	N/A	N/A	6.50%	3.14	6.50%	3.14
	5 Years - Bi Annually	N/A	N/A	6.50%	3.29	6.50%	3.29