

RATIOS AND WEIGHTAGES

APPLICABLE FOR THE PERIOD: 1st July to 31st Dec 2020

Product	Weightage (%)
Savings Account (Mudarabah)	15
Flexi Wakala	50
Flexi Wakala – Government	60
Flexi Wakala – Elite	50
Privilege Premium Account (Wakala)	30
Wakala Investments - Upto 6 Months	40
Wakala Investments - 6 Months to 1 Year	55
Wakala Investments - 1 Year to 3 Years	80
Wakala Investments - > 3 Years	100
Kids Wakala	30
FIG Wakala	40
Shareholders' funds	80

Ratios Applicable for the current calendar 6-month period	
Mudarib Share (Applicable for Mudarabah Accounts)	60%
Profit Equalization Reserve (PER) ratio (For all accounts)	1%
Investment Risk Reserve (IRR) ratio (For all accounts)	0.5%