

Meezan Bank Limited
12 Marla- 5 Bed (DHA Villas) Financing Arrangement

Option No: 4
Easy Home
Home Buyer

Input Fields		Result Fields	
House Cost Price	21,000,000		
Customer Share	16,800,000	80%	Tenure in Years 20
Bank Share	4,200,000	20%	Total Units 240
Profit Rate *	13.34%		Unit Sale Price 17,500
Takaful Rate	0.298%		Monthly Rent/Unit 46,690.00

* The profit rate for EasyHome is a floating rate based on avg of '12-month KIBOR'. The rental are fixed for every 12 month period and may fluctuate to reflect the changes in KIBOR in the subsequent months.

Tentative Calculation Schedule

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
0					4,200,000	240
1	46,690	17,500	1,043	65,233	4,182,500	239
2	46,495	17,500	1,039	65,034	4,165,000	238
3	46,301	17,500	1,034	64,835	4,147,500	237
4	46,106	17,500	1,030	64,636	4,130,000	236
5	45,912	17,500	1,026	64,437	4,112,500	235
6	45,717	17,500	1,021	64,239	4,095,000	234
7	45,523	17,500	1,017	64,040	4,077,500	233
8	45,328	17,500	1,013	63,841	4,060,000	232
9	45,134	17,500	1,008	63,642	4,042,500	231
10	44,939	17,500	1,004	63,443	4,025,000	230
11	44,745	17,500	1,000	63,244	4,007,500	229
12	44,550	17,500	995	63,045	3,990,000	228
13	44,356	17,500	991	62,846	3,972,500	227
14	44,161	17,500	987	62,647	3,955,000	226
15	43,966	17,500	982	62,449	3,937,500	225
16	43,772	17,500	978	62,250	3,920,000	224
17	43,577	17,500	973	62,051	3,902,500	223
18	43,383	17,500	969	61,852	3,885,000	222
19	43,188	17,500	965	61,653	3,867,500	221
20	42,994	17,500	960	61,454	3,850,000	220
21	42,799	17,500	956	61,255	3,832,500	219
22	42,605	17,500	952	61,056	3,815,000	218
23	42,410	17,500	947	60,857	3,797,500	217
24	42,216	17,500	943	60,659	3,780,000	216
25	42,021	17,500	939	60,460	3,762,500	215
26	41,826	17,500	934	60,261	3,745,000	214
27	41,632	17,500	930	60,062	3,727,500	213
28	41,437	17,500	926	59,863	3,710,000	212
29	41,243	17,500	921	59,664	3,692,500	211
30	41,048	17,500	917	59,465	3,675,000	210
31	40,854	17,500	913	59,266	3,657,500	209
32	40,659	17,500	908	59,067	3,640,000	208
33	40,465	17,500	904	58,869	3,622,500	207
34	40,270	17,500	900	58,670	3,605,000	206
35	40,076	17,500	895	58,471	3,587,500	205
36	39,881	17,500	891	58,272	3,570,000	204
37	39,687	17,500	887	58,073	3,552,500	203
38	39,492	17,500	882	57,874	3,535,000	202
39	39,297	17,500	878	57,675	3,517,500	201
40	39,103	17,500	874	57,476	3,500,000	200
41	38,908	17,500	869	57,278	3,482,500	199
42	38,714	17,500	865	57,079	3,465,000	198
43	38,519	17,500	860	56,880	3,447,500	197
44	38,325	17,500	856	56,681	3,430,000	196
45	38,130	17,500	852	56,482	3,412,500	195
46	37,936	17,500	847	56,283	3,395,000	194
47	37,741	17,500	843	56,084	3,377,500	193
48	37,547	17,500	839	55,885	3,360,000	192
49	37,352	17,500	834	55,686	3,342,500	191
50	37,157	17,500	830	55,488	3,325,000	190
51	36,963	17,500	826	55,289	3,307,500	189
52	36,768	17,500	821	55,090	3,290,000	188
53	36,574	17,500	817	54,891	3,272,500	187
54	36,379	17,500	813	54,692	3,255,000	186
55	36,185	17,500	808	54,493	3,237,500	185
56	35,990	17,500	804	54,294	3,220,000	184
57	35,796	17,500	800	54,095	3,202,500	183
58	35,601	17,500	795	53,896	3,185,000	182
59	35,407	17,500	791	53,698	3,167,500	181
60	35,212	17,500	787	53,499	3,150,000	180
61	35,018	17,500	782	53,300	3,132,500	179
62	34,823	17,500	778	53,101	3,115,000	178
63	34,628	17,500	774	52,902	3,097,500	177
64	34,434	17,500	769	52,703	3,080,000	176

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
65	34,239	17,500	765	52,504	3,062,500	175
66	34,045	17,500	761	52,305	3,045,000	174
67	33,850	17,500	756	52,106	3,027,500	173
68	33,656	17,500	752	51,908	3,010,000	172
69	33,461	17,500	747	51,709	2,992,500	171
70	33,267	17,500	743	51,510	2,975,000	170
71	33,072	17,500	739	51,311	2,957,500	169
72	32,878	17,500	734	51,112	2,940,000	168
73	32,683	17,500	730	50,913	2,922,500	167
74	32,488	17,500	726	50,714	2,905,000	166
75	32,294	17,500	721	50,515	2,887,500	165
76	32,099	17,500	717	50,316	2,870,000	164
77	31,905	17,500	713	50,118	2,852,500	163
78	31,710	17,500	708	49,919	2,835,000	162
79	31,516	17,500	704	49,720	2,817,500	161
80	31,321	17,500	700	49,521	2,800,000	160
81	31,127	17,500	695	49,322	2,782,500	159
82	30,932	17,500	691	49,123	2,765,000	158
83	30,738	17,500	687	48,924	2,747,500	157
84	30,543	17,500	682	48,725	2,730,000	156
85	30,349	17,500	678	48,526	2,712,500	155
86	30,154	17,500	674	48,328	2,695,000	154
87	29,959	17,500	669	48,129	2,677,500	153
88	29,765	17,500	665	47,930	2,660,000	152
89	29,570	17,500	661	47,731	2,642,500	151
90	29,376	17,500	656	47,532	2,625,000	150
91	29,181	17,500	652	47,333	2,607,500	149
92	28,987	17,500	648	47,134	2,590,000	148
93	28,792	17,500	643	46,935	2,572,500	147
94	28,598	17,500	639	46,736	2,555,000	146
95	28,403	17,500	634	46,538	2,537,500	145
96	28,209	17,500	630	46,339	2,520,000	144
97	28,014	17,500	626	46,140	2,502,500	143
98	27,819	17,500	621	45,941	2,485,000	142
99	27,625	17,500	617	45,742	2,467,500	141
100	27,430	17,500	613	45,543	2,450,000	140
101	27,236	17,500	608	45,344	2,432,500	139
102	27,041	17,500	604	45,145	2,415,000	138
103	26,847	17,500	600	44,946	2,397,500	137
104	26,652	17,500	595	44,748	2,380,000	136
105	26,458	17,500	591	44,549	2,362,500	135
106	26,263	17,500	587	44,350	2,345,000	134
107	26,069	17,500	582	44,151	2,327,500	133
108	25,874	17,500	578	43,952	2,310,000	132
109	25,680	17,500	574	43,753	2,292,500	131
110	25,485	17,500	569	43,554	2,275,000	130
111	25,290	17,500	565	43,355	2,257,500	129
112	25,096	17,500	561	43,156	2,240,000	128
113	24,901	17,500	556	42,958	2,222,500	127
114	24,707	17,500	552	42,759	2,205,000	126
115	24,512	17,500	548	42,560	2,187,500	125
116	24,318	17,500	543	42,361	2,170,000	124
117	24,123	17,500	539	42,162	2,152,500	123
118	23,929	17,500	535	41,963	2,135,000	122
119	23,734	17,500	530	41,764	2,117,500	121
120	23,540	17,500	526	41,565	2,100,000	120
121	23,345	17,500	522	41,367	2,082,500	119
122	23,150	17,500	517	41,168	2,065,000	118
123	22,956	17,500	513	40,969	2,047,500	117
124	22,761	17,500	508	40,770	2,030,000	116
125	22,567	17,500	504	40,571	2,012,500	115
126	22,372	17,500	500	40,372	1,995,000	114
127	22,178	17,500	495	40,173	1,977,500	113
128	21,983	17,500	491	39,974	1,960,000	112
129	21,789	17,500	487	39,775	1,942,500	111
130	21,594	17,500	482	39,577	1,925,000	110
131	21,400	17,500	478	39,378	1,907,500	109
132	21,205	17,500	474	39,179	1,890,000	108
133	21,011	17,500	469	38,980	1,872,500	107
134	20,816	17,500	465	38,781	1,855,000	106
135	20,621	17,500	461	38,582	1,837,500	105
136	20,427	17,500	456	38,383	1,820,000	104
137	20,232	17,500	452	38,184	1,802,500	103
138	20,038	17,500	448	37,985	1,785,000	102
139	19,843	17,500	443	37,787	1,767,500	101
140	19,649	17,500	439	37,588	1,750,000	100
141	19,454	17,500	435	37,389	1,732,500	99
142	19,260	17,500	430	37,190	1,715,000	98
143	19,065	17,500	426	36,991	1,697,500	97
144	18,871	17,500	422	36,792	1,680,000	96
145	18,676	17,500	417	36,593	1,662,500	95
146	18,481	17,500	413	36,394	1,645,000	94
147	18,287	17,500	409	36,195	1,627,500	93
148	18,092	17,500	404	35,997	1,610,000	92

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
149	17,898	17,500	400	35,798	1,592,500	91
150	17,703	17,500	395	35,599	1,575,000	90
151	17,509	17,500	391	35,400	1,557,500	89
152	17,314	17,500	387	35,201	1,540,000	88
153	17,120	17,500	382	35,002	1,522,500	87
154	16,925	17,500	378	34,803	1,505,000	86
155	16,731	17,500	374	34,604	1,487,500	85
156	16,536	17,500	369	34,405	1,470,000	84
157	16,342	17,500	365	34,207	1,452,500	83
158	16,147	17,500	361	34,008	1,435,000	82
159	15,952	17,500	356	33,809	1,417,500	81
160	15,758	17,500	352	33,610	1,400,000	80
161	15,563	17,500	348	33,411	1,382,500	79
162	15,369	17,500	343	33,212	1,365,000	78
163	15,174	17,500	339	33,013	1,347,500	77
164	14,980	17,500	335	32,814	1,330,000	76
165	14,785	17,500	330	32,615	1,312,500	75
166	14,591	17,500	326	32,417	1,295,000	74
167	14,396	17,500	322	32,218	1,277,500	73
168	14,202	17,500	317	32,019	1,260,000	72
169	14,007	17,500	313	31,820	1,242,500	71
170	13,812	17,500	309	31,621	1,225,000	70
171	13,618	17,500	304	31,422	1,207,500	69
172	13,423	17,500	300	31,223	1,190,000	68
173	13,229	17,500	296	31,024	1,172,500	67
174	13,034	17,500	291	30,825	1,155,000	66
175	12,840	17,500	287	30,627	1,137,500	65
176	12,645	17,500	282	30,428	1,120,000	64
177	12,451	17,500	278	30,229	1,102,500	63
178	12,256	17,500	274	30,030	1,085,000	62
179	12,062	17,500	269	29,831	1,067,500	61
180	11,867	17,500	265	29,632	1,050,000	60
181	11,673	17,500	261	29,433	1,032,500	59
182	11,478	17,500	256	29,234	1,015,000	58
183	11,283	17,500	252	29,035	997,500	57
184	11,089	17,500	248	28,837	980,000	56
185	10,894	17,500	243	28,638	962,500	55
186	10,700	17,500	239	28,439	945,000	54
187	10,505	17,500	235	28,240	927,500	53
188	10,311	17,500	230	28,041	910,000	52
189	10,116	17,500	226	27,842	892,500	51
190	9,922	17,500	222	27,643	875,000	50
191	9,727	17,500	217	27,444	857,500	49
192	9,533	17,500	213	27,245	840,000	48
193	9,338	17,500	209	27,047	822,500	47
194	9,143	17,500	204	26,848	805,000	46
195	8,949	17,500	200	26,649	787,500	45
196	8,754	17,500	196	26,450	770,000	44
197	8,560	17,500	191	26,251	752,500	43
198	8,365	17,500	187	26,052	735,000	42
199	8,171	17,500	183	25,853	717,500	41
200	7,976	17,500	178	25,654	700,000	40
201	7,782	17,500	174	25,456	682,500	39
202	7,587	17,500	169	25,257	665,000	38
203	7,393	17,500	165	25,058	647,500	37
204	7,198	17,500	161	24,859	630,000	36
205	7,004	17,500	156	24,660	612,500	35
206	6,809	17,500	152	24,461	595,000	34
207	6,614	17,500	148	24,262	577,500	33
208	6,420	17,500	143	24,063	560,000	32
209	6,225	17,500	139	23,864	542,500	31
210	6,031	17,500	135	23,666	525,000	30
211	5,836	17,500	130	23,467	507,500	29
212	5,642	17,500	126	23,268	490,000	28
213	5,447	17,500	122	23,069	472,500	27
214	5,253	17,500	117	22,870	455,000	26
215	5,058	17,500	113	22,671	437,500	25
216	4,864	17,500	109	22,472	420,000	24
217	4,669	17,500	104	22,273	402,500	23
218	4,474	17,500	100	22,074	385,000	22
219	4,280	17,500	96	21,876	367,500	21
220	4,085	17,500	91	21,677	350,000	20
221	3,891	17,500	87	21,478	332,500	19
222	3,696	17,500	83	21,279	315,000	18
223	3,502	17,500	78	21,080	297,500	17
224	3,307	17,500	74	20,881	280,000	16
225	3,113	17,500	70	20,682	262,500	15
226	2,918	17,500	65	20,483	245,000	14
227	2,724	17,500	61	20,284	227,500	13
228	2,529	17,500	56	20,086	210,000	12
229	2,335	17,500	52	19,887	192,500	11
230	2,140	17,500	48	19,688	175,000	10
231	1,945	17,500	43	19,489	157,500	9
232	1,751	17,500	39	19,290	140,000	8

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
233	1,556	17,500	35	19,091	122,500	7
234	1,362	17,500	30	18,892	105,000	6
235	1,167	17,500	26	18,693	87,500	5
236	973	17,500	22	18,494	70,000	4
237	778	17,500	17	18,296	52,500	3
238	584	17,500	13	18,097	35,000	2
239	389	17,500	9	17,898	17,500	1
240	195	17,500	4	17,699	0	-
	5,626,145	4,200,000		9,951,827		