

Meezan Bank Limited
6 Marla (DHA Villas) Financing Arrangement

Option No: 3

Easy Home
Home Buyer

Input Fields			Result Fields	
House Cost Price	10,000,000			
Customer Share	7,000,000	70%	Tenure in Years	20
Bank Share	3,000,000	30%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	12,500
Takaful Rate	0.298%		Monthly Rent/Unit	33,350.00

* 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					3,000,000	240
1	33,350	12,500	745	46,595	2,987,500	239
2	33,211	12,500	742	46,453	2,975,000	238
3	33,072	12,500	739	46,311	2,962,500	237
4	32,933	12,500	736	46,169	2,950,000	236
5	32,794	12,500	733	46,027	2,937,500	235
6	32,655	12,500	729	45,885	2,925,000	234
7	32,516	12,500	726	45,743	2,912,500	233
8	32,377	12,500	723	45,601	2,900,000	232
9	32,238	12,500	720	45,459	2,887,500	231
10	32,099	12,500	717	45,316	2,875,000	230
11	31,960	12,500	714	45,174	2,862,500	229
12	31,821	12,500	711	45,032	2,850,000	228
13	31,683	12,500	708	44,890	2,837,500	227
14	31,544	12,500	705	44,748	2,825,000	226
15	31,405	12,500	702	44,606	2,812,500	225
16	31,266	12,500	698	44,464	2,800,000	224
17	31,127	12,500	695	44,322	2,787,500	223
18	30,988	12,500	692	44,180	2,775,000	222
19	30,849	12,500	689	44,038	2,762,500	221
20	30,710	12,500	686	43,896	2,750,000	220
21	30,571	12,500	683	43,754	2,737,500	219
22	30,432	12,500	680	43,612	2,725,000	218
23	30,293	12,500	677	43,470	2,712,500	217
24	30,154	12,500	674	43,328	2,700,000	216
25	30,015	12,500	671	43,186	2,687,500	215
26	29,876	12,500	667	43,043	2,675,000	214
27	29,737	12,500	664	42,901	2,662,500	213
28	29,598	12,500	661	42,759	2,650,000	212
29	29,459	12,500	658	42,617	2,637,500	211
30	29,320	12,500	655	42,475	2,625,000	210
31	29,181	12,500	652	42,333	2,612,500	209
32	29,042	12,500	649	42,191	2,600,000	208
33	28,903	12,500	646	42,049	2,587,500	207
34	28,764	12,500	643	41,907	2,575,000	206
35	28,625	12,500	639	41,765	2,562,500	205
36	28,486	12,500	636	41,623	2,550,000	204
37	28,348	12,500	633	41,481	2,537,500	203
38	28,209	12,500	630	41,339	2,525,000	202
39	28,070	12,500	627	41,197	2,512,500	201
40	27,931	12,500	624	41,055	2,500,000	200
41	27,792	12,500	621	40,913	2,487,500	199
42	27,653	12,500	618	40,770	2,475,000	198
43	27,514	12,500	615	40,628	2,462,500	197
44	27,375	12,500	612	40,486	2,450,000	196
45	27,236	12,500	608	40,344	2,437,500	195
46	27,097	12,500	605	40,202	2,425,000	194
47	26,958	12,500	602	40,060	2,412,500	193
48	26,819	12,500	599	39,918	2,400,000	192
49	26,680	12,500	596	39,776	2,387,500	191
50	26,541	12,500	593	39,634	2,375,000	190
51	26,402	12,500	590	39,492	2,362,500	189
52	26,263	12,500	587	39,350	2,350,000	188
53	26,124	12,500	584	39,208	2,337,500	187
54	25,985	12,500	580	39,066	2,325,000	186
55	25,846	12,500	577	38,924	2,312,500	185
56	25,707	12,500	574	38,782	2,300,000	184
57	25,568	12,500	571	38,640	2,287,500	183
58	25,429	12,500	568	38,497	2,275,000	182
59	25,290	12,500	565	38,355	2,262,500	181
60	25,151	12,500	562	38,213	2,250,000	180
61	25,013	12,500	559	38,071	2,237,500	179
62	24,874	12,500	556	37,929	2,225,000	178
63	24,735	12,500	553	37,787	2,212,500	177
64	24,596	12,500	549	37,645	2,200,000	176

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
65	24,457	12,500	546	37,503	2,187,500	175
66	24,318	12,500	543	37,361	2,175,000	174
67	24,179	12,500	540	37,219	2,162,500	173
68	24,040	12,500	537	37,077	2,150,000	172
69	23,901	12,500	534	36,935	2,137,500	171
70	23,762	12,500	531	36,793	2,125,000	170
71	23,623	12,500	528	36,651	2,112,500	169
72	23,484	12,500	525	36,509	2,100,000	168
73	23,345	12,500	522	36,367	2,087,500	167
74	23,206	12,500	518	36,224	2,075,000	166
75	23,067	12,500	515	36,082	2,062,500	165
76	22,928	12,500	512	35,940	2,050,000	164
77	22,789	12,500	509	35,798	2,037,500	163
78	22,650	12,500	506	35,656	2,025,000	162
79	22,511	12,500	503	35,514	2,012,500	161
80	22,372	12,500	500	35,372	2,000,000	160
81	22,233	12,500	497	35,230	1,987,500	159
82	22,094	12,500	494	35,088	1,975,000	158
83	21,955	12,500	490	34,946	1,962,500	157
84	21,816	12,500	487	34,804	1,950,000	156
85	21,678	12,500	484	34,662	1,937,500	155
86	21,539	12,500	481	34,520	1,925,000	154
87	21,400	12,500	478	34,378	1,912,500	153
88	21,261	12,500	475	34,236	1,900,000	152
89	21,122	12,500	472	34,094	1,887,500	151
90	20,983	12,500	469	33,951	1,875,000	150
91	20,844	12,500	466	33,809	1,862,500	149
92	20,705	12,500	463	33,667	1,850,000	148
93	20,566	12,500	459	33,525	1,837,500	147
94	20,427	12,500	456	33,383	1,825,000	146
95	20,288	12,500	453	33,241	1,812,500	145
96	20,149	12,500	450	33,099	1,800,000	144
97	20,010	12,500	447	32,957	1,787,500	143
98	19,871	12,500	444	32,815	1,775,000	142
99	19,732	12,500	441	32,673	1,762,500	141
100	19,593	12,500	438	32,531	1,750,000	140
101	19,454	12,500	435	32,389	1,737,500	139
102	19,315	12,500	431	32,247	1,725,000	138
103	19,176	12,500	428	32,105	1,712,500	137
104	19,037	12,500	425	31,963	1,700,000	136
105	18,898	12,500	422	31,821	1,687,500	135
106	18,759	12,500	419	31,678	1,675,000	134
107	18,620	12,500	416	31,536	1,662,500	133
108	18,481	12,500	413	31,394	1,650,000	132
109	18,343	12,500	410	31,252	1,637,500	131
110	18,204	12,500	407	31,110	1,625,000	130
111	18,065	12,500	404	30,968	1,612,500	129
112	17,926	12,500	400	30,826	1,600,000	128
113	17,787	12,500	397	30,684	1,587,500	127
114	17,648	12,500	394	30,542	1,575,000	126
115	17,509	12,500	391	30,400	1,562,500	125
116	17,370	12,500	388	30,258	1,550,000	124
117	17,231	12,500	385	30,116	1,537,500	123
118	17,092	12,500	382	29,974	1,525,000	122
119	16,953	12,500	379	29,832	1,512,500	121
120	16,814	12,500	376	29,690	1,500,000	120
121	16,675	12,500	373	29,548	1,487,500	119
122	16,536	12,500	369	29,405	1,475,000	118
123	16,397	12,500	366	29,263	1,462,500	117
124	16,258	12,500	363	29,121	1,450,000	116
125	16,119	12,500	360	28,979	1,437,500	115
126	15,980	12,500	357	28,837	1,425,000	114
127	15,841	12,500	354	28,695	1,412,500	113
128	15,702	12,500	351	28,553	1,400,000	112
129	15,563	12,500	348	28,411	1,387,500	111
130	15,424	12,500	345	28,269	1,375,000	110
131	15,285	12,500	341	28,127	1,362,500	109
132	15,146	12,500	338	27,985	1,350,000	108
133	15,008	12,500	335	27,843	1,337,500	107
134	14,869	12,500	332	27,701	1,325,000	106
135	14,730	12,500	329	27,559	1,312,500	105
136	14,591	12,500	326	27,417	1,300,000	104
137	14,452	12,500	323	27,275	1,287,500	103
138	14,313	12,500	320	27,132	1,275,000	102
139	14,174	12,500	317	26,990	1,262,500	101
140	14,035	12,500	314	26,848	1,250,000	100
141	13,896	12,500	310	26,706	1,237,500	99
142	13,757	12,500	307	26,564	1,225,000	98
143	13,618	12,500	304	26,422	1,212,500	97
144	13,479	12,500	301	26,280	1,200,000	96
145	13,340	12,500	298	26,138	1,187,500	95
146	13,201	12,500	295	25,996	1,175,000	94
147	13,062	12,500	292	25,854	1,162,500	93
148	12,923	12,500	289	25,712	1,150,000	92

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
149	12,784	12,500	286	25,570	1,137,500	91
150	12,645	12,500	282	25,428	1,125,000	90
151	12,506	12,500	279	25,286	1,112,500	89
152	12,367	12,500	276	25,144	1,100,000	88
153	12,228	12,500	273	25,002	1,087,500	87
154	12,089	12,500	270	24,859	1,075,000	86
155	11,950	12,500	267	24,717	1,062,500	85
156	11,811	12,500	264	24,575	1,050,000	84
157	11,673	12,500	261	24,433	1,037,500	83
158	11,534	12,500	258	24,291	1,025,000	82
159	11,395	12,500	255	24,149	1,012,500	81
160	11,256	12,500	251	24,007	1,000,000	80
161	11,117	12,500	248	23,865	987,500	79
162	10,978	12,500	245	23,723	975,000	78
163	10,839	12,500	242	23,581	962,500	77
164	10,700	12,500	239	23,439	950,000	76
165	10,561	12,500	236	23,297	937,500	75
166	10,422	12,500	233	23,155	925,000	74
167	10,283	12,500	230	23,013	912,500	73
168	10,144	12,500	227	22,871	900,000	72
169	10,005	12,500	224	22,729	887,500	71
170	9,866	12,500	220	22,586	875,000	70
171	9,727	12,500	217	22,444	862,500	69
172	9,588	12,500	214	22,302	850,000	68
173	9,449	12,500	211	22,160	837,500	67
174	9,310	12,500	208	22,018	825,000	66
175	9,171	12,500	205	21,876	812,500	65
176	9,032	12,500	202	21,734	800,000	64
177	8,893	12,500	199	21,592	787,500	63
178	8,754	12,500	196	21,450	775,000	62
179	8,615	12,500	192	21,308	762,500	61
180	8,476	12,500	189	21,166	750,000	60
181	8,338	12,500	186	21,024	737,500	59
182	8,199	12,500	183	20,882	725,000	58
183	8,060	12,500	180	20,740	712,500	57
184	7,921	12,500	177	20,598	700,000	56
185	7,782	12,500	174	20,456	687,500	55
186	7,643	12,500	171	20,313	675,000	54
187	7,504	12,500	168	20,171	662,500	53
188	7,365	12,500	165	20,029	650,000	52
189	7,226	12,500	161	19,887	637,500	51
190	7,087	12,500	158	19,745	625,000	50
191	6,948	12,500	155	19,603	612,500	49
192	6,809	12,500	152	19,461	600,000	48
193	6,670	12,500	149	19,319	587,500	47
194	6,531	12,500	146	19,177	575,000	46
195	6,392	12,500	143	19,035	562,500	45
196	6,253	12,500	140	18,893	550,000	44
197	6,114	12,500	137	18,751	537,500	43
198	5,975	12,500	133	18,609	525,000	42
199	5,836	12,500	130	18,467	512,500	41
200	5,697	12,500	127	18,325	500,000	40
201	5,558	12,500	124	18,183	487,500	39
202	5,419	12,500	121	18,040	475,000	38
203	5,280	12,500	118	17,898	462,500	37
204	5,141	12,500	115	17,756	450,000	36
205	5,003	12,500	112	17,614	437,500	35
206	4,864	12,500	109	17,472	425,000	34
207	4,725	12,500	106	17,330	412,500	33
208	4,586	12,500	102	17,188	400,000	32
209	4,447	12,500	99	17,046	387,500	31
210	4,308	12,500	96	16,904	375,000	30
211	4,169	12,500	93	16,762	362,500	29
212	4,030	12,500	90	16,620	350,000	28
213	3,891	12,500	87	16,478	337,500	27
214	3,752	12,500	84	16,336	325,000	26
215	3,613	12,500	81	16,194	312,500	25
216	3,474	12,500	78	16,052	300,000	24
217	3,335	12,500	75	15,910	287,500	23
218	3,196	12,500	71	15,767	275,000	22
219	3,057	12,500	68	15,625	262,500	21
220	2,918	12,500	65	15,483	250,000	20
221	2,779	12,500	62	15,341	237,500	19
222	2,640	12,500	59	15,199	225,000	18
223	2,501	12,500	56	15,057	212,500	17
224	2,362	12,500	53	14,915	200,000	16
225	2,223	12,500	50	14,773	187,500	15
226	2,084	12,500	47	14,631	175,000	14
227	1,945	12,500	43	14,489	162,500	13
228	1,806	12,500	40	14,347	150,000	12
229	1,668	12,500	37	14,205	137,500	11
230	1,529	12,500	34	14,063	125,000	10
231	1,390	12,500	31	13,921	112,500	9
232	1,251	12,500	28	13,779	100,000	8

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
233	1,112	12,500	25	13,637	87,500	7
234	973	12,500	22	13,494	75,000	6
235	834	12,500	19	13,352	62,500	5
236	695	12,500	16	13,210	50,000	4
237	556	12,500	12	13,068	37,500	3
238	417	12,500	9	12,926	25,000	2
239	278	12,500	6	12,784	12,500	1
240	139	12,500	3	12,642	0	-
	4,018,675	3,000,000		7,108,448		