

**Meezan Bank Limited**  
**9 Marla (DHA Villas) Financing Arrangement**

**Option No: 3**  
**Easy Home**  
**Home Buyer**

Input Fields			Result Fields	
House Cost Price	16,000,000			
Customer Share	11,200,000	70%	Tenure in Years	20
Bank Share	4,800,000	30%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	20,000
Takaful Rate	0.298%		Monthly Rent/Unit	88,933.00

\* 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					4,800,000	240
1	53,360	20,000	1,192	74,552	4,780,000	239
2	53,138	20,000	1,187	74,325	4,760,000	238
3	52,915	20,000	1,182	74,097	4,740,000	237
4	52,693	20,000	1,177	73,870	4,720,000	236
5	52,471	20,000	1,172	73,643	4,700,000	235
6	52,248	20,000	1,167	73,416	4,680,000	234
7	52,026	20,000	1,162	73,188	4,660,000	233
8	51,804	20,000	1,157	72,961	4,640,000	232
9	51,581	20,000	1,152	72,734	4,620,000	231
10	51,359	20,000	1,147	72,506	4,600,000	230
11	51,137	20,000	1,142	72,279	4,580,000	229
12	50,914	20,000	1,137	72,052	4,560,000	228
13	50,692	20,000	1,132	71,824	4,540,000	227
14	50,470	20,000	1,127	71,597	4,520,000	226
15	50,247	20,000	1,122	71,370	4,500,000	225
16	50,025	20,000	1,118	71,143	4,480,000	224
17	49,803	20,000	1,113	70,915	4,460,000	223
18	49,580	20,000	1,108	70,688	4,440,000	222
19	49,358	20,000	1,103	70,461	4,420,000	221
20	49,136	20,000	1,098	70,233	4,400,000	220
21	48,913	20,000	1,093	70,006	4,380,000	219
22	48,691	20,000	1,088	69,779	4,360,000	218
23	48,469	20,000	1,083	69,551	4,340,000	217
24	48,246	20,000	1,078	69,324	4,320,000	216
25	48,024	20,000	1,073	69,097	4,300,000	215
26	47,802	20,000	1,068	68,870	4,280,000	214
27	47,579	20,000	1,063	68,642	4,260,000	213
28	47,357	20,000	1,058	68,415	4,240,000	212
29	47,135	20,000	1,053	68,188	4,220,000	211
30	46,912	20,000	1,048	67,960	4,200,000	210
31	46,690	20,000	1,043	67,733	4,180,000	209
32	46,468	20,000	1,038	67,506	4,160,000	208
33	46,245	20,000	1,033	67,278	4,140,000	207
34	46,023	20,000	1,028	67,051	4,120,000	206
35	45,801	20,000	1,023	66,824	4,100,000	205
36	45,578	20,000	1,018	66,597	4,080,000	204
37	45,356	20,000	1,013	66,369	4,060,000	203
38	45,134	20,000	1,008	66,142	4,040,000	202
39	44,911	20,000	1,003	65,915	4,020,000	201
40	44,689	20,000	998	65,687	4,000,000	200
41	44,467	20,000	993	65,460	3,980,000	199
42	44,244	20,000	988	65,233	3,960,000	198
43	44,022	20,000	983	65,005	3,940,000	197
44	43,800	20,000	978	64,778	3,920,000	196
45	43,577	20,000	973	64,551	3,900,000	195
46	43,355	20,000	969	64,324	3,880,000	194
47	43,133	20,000	964	64,096	3,860,000	193
48	42,910	20,000	959	63,869	3,840,000	192
49	42,688	20,000	954	63,642	3,820,000	191
50	42,466	20,000	949	63,414	3,800,000	190
51	42,243	20,000	944	63,187	3,780,000	189
52	42,021	20,000	939	62,960	3,760,000	188
53	41,799	20,000	934	62,732	3,740,000	187
54	41,576	20,000	929	62,505	3,720,000	186
55	41,354	20,000	924	62,278	3,700,000	185
56	41,132	20,000	919	62,051	3,680,000	184
57	40,909	20,000	914	61,823	3,660,000	183
58	40,687	20,000	909	61,596	3,640,000	182
59	40,465	20,000	904	61,369	3,620,000	181
60	40,242	20,000	899	61,141	3,600,000	180
61	40,020	20,000	894	60,914	3,580,000	179
62	39,798	20,000	889	60,687	3,560,000	178
63	39,575	20,000	884	60,459	3,540,000	177
64	39,353	20,000	879	60,232	3,520,000	176
65	39,131	20,000	874	60,005	3,500,000	175

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
66	38,908	20,000	869	59,778	3,480,000	174
67	38,686	20,000	864	59,550	3,460,000	173
68	38,464	20,000	859	59,323	3,440,000	172
69	38,241	20,000	854	59,096	3,420,000	171
70	38,019	20,000	849	58,868	3,400,000	170
71	37,797	20,000	844	58,641	3,380,000	169
72	37,574	20,000	839	58,414	3,360,000	168
73	37,352	20,000	834	58,186	3,340,000	167
74	37,130	20,000	829	57,959	3,320,000	166
75	36,907	20,000	824	57,732	3,300,000	165
76	36,685	20,000	820	57,505	3,280,000	164
77	36,463	20,000	815	57,277	3,260,000	163
78	36,240	20,000	810	57,050	3,240,000	162
79	36,018	20,000	805	56,823	3,220,000	161
80	35,796	20,000	800	56,595	3,200,000	160
81	35,573	20,000	795	56,368	3,180,000	159
82	35,351	20,000	790	56,141	3,160,000	158
83	35,129	20,000	785	55,913	3,140,000	157
84	34,906	20,000	780	55,686	3,120,000	156
85	34,684	20,000	775	55,459	3,100,000	155
86	34,462	20,000	770	55,232	3,080,000	154
87	34,239	20,000	765	55,004	3,060,000	153
88	34,017	20,000	760	54,777	3,040,000	152
89	33,795	20,000	755	54,550	3,020,000	151
90	33,572	20,000	750	54,322	3,000,000	150
91	33,350	20,000	745	54,095	2,980,000	149
92	33,128	20,000	740	53,868	2,960,000	148
93	32,905	20,000	735	53,640	2,940,000	147
94	32,683	20,000	730	53,413	2,920,000	146
95	32,461	20,000	725	53,186	2,900,000	145
96	32,238	20,000	720	52,959	2,880,000	144
97	32,016	20,000	715	52,731	2,860,000	143
98	31,794	20,000	710	52,504	2,840,000	142
99	31,571	20,000	705	52,277	2,820,000	141
100	31,349	20,000	700	52,049	2,800,000	140
101	31,127	20,000	695	51,822	2,780,000	139
102	30,904	20,000	690	51,595	2,760,000	138
103	30,682	20,000	685	51,367	2,740,000	137
104	30,460	20,000	680	51,140	2,720,000	136
105	30,237	20,000	675	50,913	2,700,000	135
106	30,015	20,000	671	50,686	2,680,000	134
107	29,793	20,000	666	50,458	2,660,000	133
108	29,570	20,000	661	50,231	2,640,000	132
109	29,348	20,000	656	50,004	2,620,000	131
110	29,126	20,000	651	49,776	2,600,000	130
111	28,903	20,000	646	49,549	2,580,000	129
112	28,681	20,000	641	49,322	2,560,000	128
113	28,459	20,000	636	49,094	2,540,000	127
114	28,236	20,000	631	48,867	2,520,000	126
115	28,014	20,000	626	48,640	2,500,000	125
116	27,792	20,000	621	48,413	2,480,000	124
117	27,569	20,000	616	48,185	2,460,000	123
118	27,347	20,000	611	47,958	2,440,000	122
119	27,125	20,000	606	47,731	2,420,000	121
120	26,902	20,000	601	47,503	2,400,000	120
121	26,680	20,000	596	47,276	2,380,000	119
122	26,458	20,000	591	47,049	2,360,000	118
123	26,235	20,000	586	46,821	2,340,000	117
124	26,013	20,000	581	46,594	2,320,000	116
125	25,791	20,000	576	46,367	2,300,000	115
126	25,568	20,000	571	46,140	2,280,000	114
127	25,346	20,000	566	45,912	2,260,000	113
128	25,124	20,000	561	45,685	2,240,000	112
129	24,901	20,000	556	45,458	2,220,000	111
130	24,679	20,000	551	45,230	2,200,000	110
131	24,457	20,000	546	45,003	2,180,000	109
132	24,234	20,000	541	44,776	2,160,000	108
133	24,012	20,000	536	44,548	2,140,000	107
134	23,790	20,000	531	44,321	2,120,000	106
135	23,567	20,000	526	44,094	2,100,000	105
136	23,345	20,000	522	43,867	2,080,000	104
137	23,123	20,000	517	43,639	2,060,000	103
138	22,900	20,000	512	43,412	2,040,000	102
139	22,678	20,000	507	43,185	2,020,000	101
140	22,456	20,000	502	42,957	2,000,000	100
141	22,233	20,000	497	42,730	1,980,000	99
142	22,011	20,000	492	42,503	1,960,000	98
143	21,789	20,000	487	42,275	1,940,000	97
144	21,566	20,000	482	42,048	1,920,000	96
145	21,344	20,000	477	41,821	1,900,000	95
146	21,122	20,000	472	41,594	1,880,000	94
147	20,899	20,000	467	41,366	1,860,000	93
148	20,677	20,000	462	41,139	1,840,000	92
149	20,455	20,000	457	40,912	1,820,000	91

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
150	20,232	20,000	452	40,684	1,800,000	90
151	20,010	20,000	447	40,457	1,780,000	89
152	19,788	20,000	442	40,230	1,760,000	88
153	19,565	20,000	437	40,002	1,740,000	87
154	19,343	20,000	432	39,775	1,720,000	86
155	19,121	20,000	427	39,548	1,700,000	85
156	18,898	20,000	422	39,321	1,680,000	84
157	18,676	20,000	417	39,093	1,660,000	83
158	18,454	20,000	412	38,866	1,640,000	82
159	18,231	20,000	407	38,639	1,620,000	81
160	18,009	20,000	402	38,411	1,600,000	80
161	17,787	20,000	397	38,184	1,580,000	79
162	17,564	20,000	392	37,957	1,560,000	78
163	17,342	20,000	387	37,729	1,540,000	77
164	17,120	20,000	382	37,502	1,520,000	76
165	16,897	20,000	377	37,275	1,500,000	75
166	16,675	20,000	373	37,048	1,480,000	74
167	16,453	20,000	368	36,820	1,460,000	73
168	16,230	20,000	363	36,593	1,440,000	72
169	16,008	20,000	358	36,366	1,420,000	71
170	15,786	20,000	353	36,138	1,400,000	70
171	15,563	20,000	348	35,911	1,380,000	69
172	15,341	20,000	343	35,684	1,360,000	68
173	15,119	20,000	338	35,456	1,340,000	67
174	14,896	20,000	333	35,229	1,320,000	66
175	14,674	20,000	328	35,002	1,300,000	65
176	14,452	20,000	323	34,775	1,280,000	64
177	14,229	20,000	318	34,547	1,260,000	63
178	14,007	20,000	313	34,320	1,240,000	62
179	13,785	20,000	308	34,093	1,220,000	61
180	13,562	20,000	303	33,865	1,200,000	60
181	13,340	20,000	298	33,638	1,180,000	59
182	13,118	20,000	293	33,411	1,160,000	58
183	12,895	20,000	288	33,183	1,140,000	57
184	12,673	20,000	283	32,956	1,120,000	56
185	12,451	20,000	278	32,729	1,100,000	55
186	12,228	20,000	273	32,502	1,080,000	54
187	12,006	20,000	268	32,274	1,060,000	53
188	11,784	20,000	263	32,047	1,040,000	52
189	11,561	20,000	258	31,820	1,020,000	51
190	11,339	20,000	253	31,592	1,000,000	50
191	11,117	20,000	248	31,365	980,000	49
192	10,894	20,000	243	31,138	960,000	48
193	10,672	20,000	238	30,910	940,000	47
194	10,450	20,000	233	30,683	920,000	46
195	10,227	20,000	228	30,456	900,000	45
196	10,005	20,000	224	30,229	880,000	44
197	9,783	20,000	219	30,001	860,000	43
198	9,560	20,000	214	29,774	840,000	42
199	9,338	20,000	209	29,547	820,000	41
200	9,116	20,000	204	29,319	800,000	40
201	8,893	20,000	199	29,092	780,000	39
202	8,671	20,000	194	28,865	760,000	38
203	8,449	20,000	189	28,637	740,000	37
204	8,226	20,000	184	28,410	720,000	36
205	8,004	20,000	179	28,183	700,000	35
206	7,782	20,000	174	27,956	680,000	34
207	7,559	20,000	169	27,728	660,000	33
208	7,337	20,000	164	27,501	640,000	32
209	7,115	20,000	159	27,274	620,000	31
210	6,892	20,000	154	27,046	600,000	30
211	6,670	20,000	149	26,819	580,000	29
212	6,448	20,000	144	26,592	560,000	28
213	6,225	20,000	139	26,364	540,000	27
214	6,003	20,000	134	26,137	520,000	26
215	5,781	20,000	129	25,910	500,000	25
216	5,558	20,000	124	25,683	480,000	24
217	5,336	20,000	119	25,455	460,000	23
218	5,114	20,000	114	25,228	440,000	22
219	4,891	20,000	109	25,001	420,000	21
220	4,669	20,000	104	24,773	400,000	20
221	4,447	20,000	99	24,546	380,000	19
222	4,224	20,000	94	24,319	360,000	18
223	4,002	20,000	89	24,091	340,000	17
224	3,780	20,000	84	23,864	320,000	16
225	3,557	20,000	79	23,637	300,000	15
226	3,335	20,000	75	23,410	280,000	14
227	3,113	20,000	70	23,182	260,000	13
228	2,890	20,000	65	22,955	240,000	12
229	2,668	20,000	60	22,728	220,000	11
230	2,446	20,000	55	22,500	200,000	10
231	2,223	20,000	50	22,273	180,000	9
232	2,001	20,000	45	22,046	160,000	8
233	1,779	20,000	40	21,818	140,000	7

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
234	1,556	20,000	35	21,591	120,000	6
235	1,334	20,000	30	21,364	100,000	5
236	1,112	20,000	25	21,137	80,000	4
237	889	20,000	20	20,909	60,000	3
238	667	20,000	15	20,682	40,000	2
239	445	20,000	10	20,455	20,000	1
240	222	20,000	5	20,227	0	-
	<b>6,429,880</b>	<b>4,800,000</b>		<b>11,373,516</b>		