



BANK MAKRAMAH LIMITED

WEIGHTAGES FOR THE MONTH OF DECEMBER 2024

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Oct 2024	Nov 2024	Dec 2024	
Margin/Security Dep/ Adv. Recvd DM Asset	1 - 9,999,999,999	Six monthly	0.0001	0.0001	0.0001	
Buiness Account (BA)	1 - 9,999,999,999	Monthly	0.0001	0.0001	0.0001	
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	0.0045	0.0045	0.0045	
	Rs 5,000,000 to 9,999,999	Six monthly	0.0048	0.0048	0.0048	
	Rs 10,000,000 to 24,999,999	Six monthly	0.0051	0.0051	0.0051	
	Rs 25,000,000 to 49,999,999	Six monthly	0.0054	0.0054	0.0054	
	Rs 50,000,000 to 99,999,999	Six monthly	0.0057	0.0057	0.0057	
	Rs 100,000,000 to 249,999,999	Six monthly	0.0060	0.0060	0.0060	
	Rs 250,000,000 to 499,999,999	Six monthly	0.0063	0.0063	0.0063	
	Rs 500,000,000 and above	Six monthly	0.0066	0.0066	0.0066	
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.0040	0.0040	0.0040	
	Rs 100,000 to 999,999	Monthly	0.0043	0.0043	0.0043	
	Rs 1,000,000 to 9,999,999	Monthly	0.0046	0.0046	0.0046	
	Rs 10,000,000 to 24,999,999	Monthly	0.0049	0.0049	0.0049	
	Rs 25,000,000 to 49,999,999	Monthly	0.0052	0.0052	0.0052	
	Rs 50,000,000 to 99,999,999	Monthly	0.0055	0.0055	0.0055	
	Rs 100,000,000 to 249,999,999	Monthly	0.0058	0.0058	0.0058	
	Rs 250,000,000 to 499,999,999	Monthly	0.0061	0.0061	0.0061	
	Rs 500,000,000 to 999,999,999	Monthly	0.0064	0.0064	0.0064	
	Rs 1000,000,000 and above	Monthly	0.0067	0.0067	0.0067	
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	0.0054	0.0054	0.0054	
	Additional Bonus	100,000 and above	Six Monthly	0.0006	0.0006	0.0006
Summit Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	0.0054	0.0054	0.0054	
Summit Classic Account	Classic (Plan A)					
		Rs 0 to 249,999	Monthly	0.0001	0.0001	0.0001
		Rs 250,000 to 975,000	Monthly	0.0001	0.0001	0.0001
		> Rs 975,001 Above	Monthly	0.0001	0.0001	0.0001
	Classic (Plan B)					
		Rs 0 to 99,999	Monthly	0.0001	0.0001	0.0001
		Rs 100,000 to 580,000	Monthly	0.0001	0.0001	0.0001
		Rs 580,001 Above	Monthly	0.0001	0.0001	0.0001
	Classic (Plan C)					
		Rs 0 to 49,999	Monthly	0.0001	0.0001	0.0001
		Rs 50,000 to 410,000	Monthly	0.0001	0.0001	0.0001
		Rs 410,001 Above	Monthly	0.0001	0.0001	0.0001
Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	0.0054	0.0054	0.0054	
Summit Senior Citizen Savings Account	0 - 999,999	Monthly	0.0072	0.0072	0.0072	
	1,000,000 - 9,999,999,999	Monthly	0.0078	0.0078	0.0078	

Products	Tiers	Payment Frequency	Oct 2024	Nov 2024	Dec 2024
1 Month Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0043	0.0043	0.0043
	Rs 5,000,000 to 9,999,999	At Maturity	0.0046	0.0046	0.0046
	Rs 10,000,000 to 24,999,999	At Maturity	0.0049	0.0049	0.0049
	Rs 25,000,000 to 49,999,999	At Maturity	0.0052	0.0052	0.0052
	Rs 50,000,000 to 99,999,999	At Maturity	0.0055	0.0055	0.0055
	Rs 100,000,000 to 249,999,999	At Maturity	0.0058	0.0058	0.0058
	Rs 250,000,000 to 499,999,999	At Maturity	0.0061	0.0061	0.0061
	Rs 500,000,000 to 999,999,999	At Maturity	0.0064	0.0064	0.0064
	Rs 1000,000,000 and above	At Maturity	0.0067	0.0067	0.0067
2 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0044	0.0044	0.0044
	Rs 5,000,000 to 9,999,999	At Maturity	0.0047	0.0047	0.0047
	Rs 10,000,000 to 24,999,999	At Maturity	0.0050	0.0050	0.0050
	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0053
	Rs 50,000,000 to 99,999,999	At Maturity	0.0056	0.0056	0.0056
	Rs 100,000,000 to 249,999,999	At Maturity	0.0059	0.0059	0.0059
	Rs 250,000,000 to 499,999,999	At Maturity	0.0062	0.0062	0.0062
	Rs 500,000,000 to 999,999,999	At Maturity	0.0065	0.0065	0.0065
	Rs 1000,000,000 and above	At Maturity	0.0068	0.0068	0.0068
3 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0044	0.0044	0.0044
	Rs 5,000,000 to 9,999,999	At Maturity	0.0047	0.0047	0.0047
	Rs 10,000,000 to 24,999,999	At Maturity	0.0050	0.0050	0.0050
	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0053
	Rs 50,000,000 to 99,999,999	At Maturity	0.0056	0.0056	0.0056
	Rs 100,000,000 to 249,999,999	At Maturity	0.0059	0.0059	0.0059
	Rs 250,000,000 to 499,999,999	At Maturity	0.0062	0.0062	0.0062
	Rs 500,000,000 to 999,999,999	At Maturity	0.0065	0.0065	0.0065
	Rs 1000,000,000 and above	At Maturity	0.0068	0.0068	0.0068
3 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0043	0.0043	0.0043
	Rs 5,000,000 to 9,999,999	Monthly	0.0046	0.0046	0.0046
	Rs 10,000,000 to 24,999,999	Monthly	0.0049	0.0049	0.0049
	Rs 25,000,000 to 49,999,999	Monthly	0.0052	0.0052	0.0052
	Rs 50,000,000 to 99,999,999	Monthly	0.0055	0.0055	0.0055
	Rs 100,000,000 to 249,999,999	Monthly	0.0058	0.0058	0.0058
	Rs 250,000,000 to 499,999,999	Monthly	0.0061	0.0061	0.0061
	Rs 500,000,000 to 999,999,999	Monthly	0.0064	0.0064	0.0064
	Rs 1000,000,000 and above	Monthly	0.0067	0.0067	0.0067
6 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0044	0.0044	0.0044
	Rs 5,000,000 to 9,999,999	At Maturity	0.0047	0.0047	0.0047
	Rs 10,000,000 to 24,999,999	At Maturity	0.0050	0.0050	0.0050
	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0053
	Rs 50,000,000 to 99,999,999	At Maturity	0.0056	0.0056	0.0056
	Rs 100,000,000 to 249,999,999	At Maturity	0.0059	0.0059	0.0059
	Rs 250,000,000 to 499,999,999	At Maturity	0.0062	0.0062	0.0062
	Rs 500,000,000 to 999,999,999	At Maturity	0.0065	0.0065	0.0065
	Rs 1000,000,000 and above	At Maturity	0.0068	0.0068	0.0068
6 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0043	0.0043	0.0043
	Rs 5,000,000 to 9,999,999	Monthly	0.0046	0.0046	0.0046
	Rs 10,000,000 to 24,999,999	Monthly	0.0049	0.0049	0.0049
	Rs 25,000,000 to 49,999,999	Monthly	0.0052	0.0052	0.0052
	Rs 50,000,000 to 99,999,999	Monthly	0.0055	0.0055	0.0055
	Rs 100,000,000 to 249,999,999	Monthly	0.0058	0.0058	0.0058
	Rs 250,000,000 to 499,999,999	Monthly	0.0061	0.0061	0.0061
	Rs 500,000,000 to 999,999,999	Monthly	0.0064	0.0064	0.0064
	Rs 1000,000,000 and above	Monthly	0.0067	0.0067	0.0067
6 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0044	0.0044	0.0044
	Rs 5,000,000 to 9,999,999	Quarterly	0.0047	0.0047	0.0047
	Rs 10,000,000 to 24,999,999	Quarterly	0.0050	0.0050	0.0050
	Rs 25,000,000 to 49,999,999	Quarterly	0.0053	0.0053	0.0053
	Rs 50,000,000 to 99,999,999	Quarterly	0.0056	0.0056	0.0056
	Rs 100,000,000 to 249,999,999	Quarterly	0.0059	0.0059	0.0059
	Rs 250,000,000 to 499,999,999	Quarterly	0.0062	0.0062	0.0062
	Rs 500,000,000 to 999,999,999	Quarterly	0.0065	0.0065	0.0065
	Rs 1000,000,000 and above	Quarterly	0.0068	0.0068	0.0068
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0045	0.0045	0.0045
	Rs 5,000,000 to 9,999,999	Monthly	0.0048	0.0048	0.0048
	Rs 10,000,000 to 24,999,999	Monthly	0.0051	0.0051	0.0051
	Rs 25,000,000 to 49,999,999	Monthly	0.0054	0.0054	0.0054
	Rs 50,000,000 to 99,999,999	Monthly	0.0057	0.0057	0.0057
	Rs 100,000,000 to 249,999,999	Monthly	0.0060	0.0060	0.0060
	Rs 250,000,000 to 499,999,999	Monthly	0.0063	0.0063	0.0063
	Rs 500,000,000 to 999,999,999	Monthly	0.0066	0.0066	0.0066
	Rs 1000,000,000 and above	Monthly	0.0069	0.0069	0.0069

Products	Tiers	Payment Frequency	Oct 2024	Nov 2024	Dec 2024
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0045	0.0045	0.0045
	Rs 5,000,000 to 9,999,999	Quarterly	0.0048	0.0048	0.0048
	Rs 10,000,000 to 24,999,999	Quarterly	0.0051	0.0051	0.0051
	Rs 25,000,000 to 49,999,999	Quarterly	0.0054	0.0054	0.0054
	Rs 50,000,000 to 99,999,999	Quarterly	0.0057	0.0057	0.0057
	Rs 100,000,000 to 249,999,999	Quarterly	0.0061	0.0061	0.0061
	Rs 250,000,000 to 499,999,999	Quarterly	0.0064	0.0064	0.0064
	Rs 500,000,000 to 999,999,999	Quarterly	0.0067	0.0067	0.0067
	Rs 1000,000,000 and above	Quarterly	0.0070	0.0070	0.0070
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.0046	0.0046	0.0046
	Rs 5,000,000 to 9,999,999	At Half yearly	0.0049	0.0049	0.0049
	Rs 10,000,000 to 24,999,999	At Half yearly	0.0052	0.0052	0.0052
	Rs 25,000,000 to 49,999,999	At Half yearly	0.0055	0.0055	0.0055
	Rs 50,000,000 to 99,999,999	At Half yearly	0.0058	0.0058	0.0058
	Rs 100,000,000 to 249,999,999	At Half yearly	0.0061	0.0061	0.0061
	Rs 250,000,000 to 499,999,999	At Half yearly	0.0064	0.0064	0.0064
	Rs 500,000,000 to 999,999,999	At Half yearly	0.0067	0.0067	0.0067
	Rs 1000,000,000 and above	At Half yearly	0.0070	0.0070	0.0070
1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0046	0.0046	0.0046
	Rs 5,000,000 to 9,999,999	At Maturity	0.0049	0.0049	0.0049
	Rs 10,000,000 to 24,999,999	At Maturity	0.0052	0.0052	0.0052
	Rs 25,000,000 to 49,999,999	At Maturity	0.0055	0.0055	0.0055
	Rs 50,000,000 to 99,999,999	At Maturity	0.0058	0.0058	0.0058
	Rs 100,000,000 to 249,999,999	At Maturity	0.0061	0.0061	0.0061
	Rs 250,000,000 to 499,999,999	At Maturity	0.0064	0.0064	0.0064
	Rs 500,000,000 to 999,999,999	At Maturity	0.0067	0.0067	0.0067
	Rs 1000,000,000 and above	At Maturity	0.0070	0.0070	0.0070
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0032	0.0032	0.0032
	Rs 5,000,000 to 9,999,999	Monthly	0.0035	0.0035	0.0035
	Rs 10,000,000 to 24,999,999	Monthly	0.0038	0.0038	0.0038
	Rs 25,000,000 to 49,999,999	Monthly	0.0041	0.0041	0.0041
	Rs 50,000,000 to 99,999,999	Monthly	0.0044	0.0044	0.0044
	Rs 100,000,000 to 249,999,999	Monthly	0.0047	0.0047	0.0047
	Rs 250,000,000 to 499,999,999	Monthly	0.0050	0.0050	0.0050
	Rs 500,000,000 to 999,999,999	Monthly	0.0053	0.0053	0.0053
	Rs 1000,000,000 and above	Monthly	0.0056	0.0056	0.0056
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0033	0.0033	0.0033
	Rs 5,000,000 to 9,999,999	Quarterly	0.0036	0.0036	0.0036
	Rs 10,000,000 to 24,999,999	Quarterly	0.0039	0.0039	0.0039
	Rs 25,000,000 to 49,999,999	Quarterly	0.0042	0.0042	0.0042
	Rs 50,000,000 to 99,999,999	Quarterly	0.0045	0.0045	0.0045
	Rs 100,000,000 to 249,999,999	Quarterly	0.0048	0.0048	0.0048
	Rs 250,000,000 to 499,999,999	Quarterly	0.0051	0.0051	0.0051
	Rs 500,000,000 to 999,999,999	Quarterly	0.0054	0.0054	0.0054
	Rs 1000,000,000 and above	Quarterly	0.0057	0.0057	0.0057
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.0036	0.0036	0.0036
	Rs 5,000,000 to 9,999,999	At Half yearly	0.0039	0.0039	0.0039
	Rs 10,000,000 to 24,999,999	At Half yearly	0.0042	0.0042	0.0042
	Rs 25,000,000 to 49,999,999	At Half yearly	0.0045	0.0045	0.0045
	Rs 50,000,000 to 99,999,999	At Half yearly	0.0048	0.0048	0.0048
	Rs 100,000,000 to 249,999,999	At Half yearly	0.0051	0.0051	0.0051
	Rs 250,000,000 to 499,999,999	At Half yearly	0.0054	0.0054	0.0054
	Rs 500,000,000 to 999,999,999	At Half yearly	0.0057	0.0057	0.0057
	Rs 1000,000,000 and above	At Half yearly	0.0060	0.0060	0.0060
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Annually	0.0038	0.0038	0.0038
	Rs 5,000,000 to 9,999,999	At Annually	0.0041	0.0041	0.0041
	Rs 10,000,000 to 24,999,999	At Annually	0.0044	0.0044	0.0044
	Rs 25,000,000 to 49,999,999	At Annually	0.0047	0.0047	0.0047
	Rs 50,000,000 to 99,999,999	At Annually	0.0050	0.0050	0.0050
	Rs 100,000,000 to 249,999,999	At Annually	0.0053	0.0053	0.0053
	Rs 250,000,000 to 499,999,999	At Annually	0.0056	0.0056	0.0056
	Rs 500,000,000 to 999,999,999	At Annually	0.0059	0.0059	0.0059
	Rs 1000,000,000 and above	At Annually	0.0062	0.0062	0.0062

Products	Tiers	Payment Frequency	Oct 2024	Nov 2024	Dec 2024
2 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0039	0.0039	0.0039
	Rs 5,000,000 to 9,999,999	At Maturity	0.0042	0.0042	0.0042
	Rs 10,000,000 to 24,999,999	At Maturity	0.0045	0.0045	0.0045
	Rs 25,000,000 to 49,999,999	At Maturity	0.0048	0.0048	0.0048
	Rs 50,000,000 to 99,999,999	At Maturity	0.0051	0.0051	0.0051
	Rs 100,000,000 to 249,999,999	At Maturity	0.0054	0.0054	0.0054
	Rs 250,000,000 to 499,999,999	At Maturity	0.0057	0.0057	0.0057
	Rs 500,000,000 to 999,999,999	At Maturity	0.0060	0.0060	0.0060
	Rs 1000,000,000 and above	At Maturity	0.0063	0.0063	0.0063
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0064	0.0064	0.0064
	0 - 9,999,999,999	Quarterly	0.0064	0.0064	0.0064
	0 - 9,999,999,999	At Half yearly	0.0064	0.0064	0.0064
	0 - 9,999,999,999	At Annually	0.0064	0.0064	0.0064
	0 - 9,999,999,999	At Maturity	0.0064	0.0064	0.0064
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0064	0.0064	0.0064
	0 - 9,999,999,999	Quarterly	0.0064	0.0064	0.0064
	0 - 9,999,999,999	At Half yearly	0.0064	0.0064	0.0064
	0 - 9,999,999,999	At Annually	0.0064	0.0064	0.0064
	0 - 9,999,999,999	At Maturity	0.0064	0.0064	0.0064
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0065	0.0065	0.0065
	0 - 9,999,999,999	Quarterly	0.0065	0.0065	0.0065
	0 - 9,999,999,999	At Half yearly	0.0065	0.0065	0.0065
	0 - 9,999,999,999	At Annually	0.0065	0.0065	0.0065
	0 - 9,999,999,999	At Maturity	0.0065	0.0065	0.0065
PROFIT SHARING RATIO					
Rabbul Maal (Depositor)			50%	50%	50%
Mudarib (Bank)			50%	50%	50%



BML
ISLAMIC BANKING
اسلامک بینکنگ

بنک مکرمہ
Bank Makramah Ltd.

Date 26-Nov-24

BANK MAKRAMAH LIMITED

WEIGHTAGES FOR THE MONTH OF DECEMBER 2024

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	Oct 2024	Nov 2024	Dec 2024
Bachat Savings Account (BSA)	All	Six monthly	0.2048	0.2020	0.2046
1 Month Investment	5,000 & Above	At Maturity	0.2040	0.2025	0.2044
3 Months Investment	5,000 & Above	At Maturity	0.1935	0.1972	0.1932
6 Months Investment	5,000 & Above	At Maturity	0.1935	0.1972	0.1932
1 Year - Investment	5,000 & Above	At Maturity	0.2042	0.2011	0.2045

PROFIT SHARING RATIO

Rabbul Maal (Depositor)	2%	2%	2%
Mudarib (Bank)	98%	98%	98%