



بنک مکرمہ
Bank Makramah Ltd.

Dated : 09-12-2024

BANK MAKRAMAH LIMITED ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF NOVEMBER 2024

LOCAL CURRENCY

Products	Tiers	Payment Frequency	DEC 2022	JAN 2023	FEB 2023	MAR 2023	APR 2023	MAY 2023	JUN 2023	JULY 2023	AUG 2023	SEP 2023	OCT 2023	NOV 2023	DEC 2023	JAN 2024	FEB 2024	MAR 2024	APR 2024	MAY 2024	JUNE 2024	JULY 2024	AUG 2024	SEP 2024	OCT 2024	NOV 2024
Buiness Account (BA)	1 - 9,999,999.999	Monthly	0.10%	0.10%	0.10%	0.26%	0.29%	0.33%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.15%	0.14%	0.14%	0.12%	0.12%	0.11%	0.10%	0.10%	0.11%	0.11%	0.08%	
Margin Account (Security Deposit)	1 - 9,999,999.999	Six monthly	0.06%	0.06%	0.06%	0.15%	0.17%	0.19%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.15%	0.14%	0.14%	0.12%	0.12%	0.11%	0.10%	0.10%	0.11%	0.11%	0.08%	
Bachaf Savings Account (BSA)	Rs 1 to 4,999.999	Six monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	11.56%	11.31%	11.84%	12.00%	11.93%	11.73%	11.59%	10.39%	10.89%	8.75%	8.68%	8.46%	7.51%	7.37%	8.41%	8.51%	5.75%	
	Rs 5,000,000 to 9,999.999	Six monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	12.33%	12.07%	12.63%	12.80%	12.72%	12.52%	12.51%	12.36%	11.08%	11.62%	9.33%	9.25%	9.03%	8.01%	7.87%	8.97%	6.14%	
	Rs 10,000,000 to 24,999.999	Six monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	13.10%	12.82%	13.42%	13.60%	13.52%	13.30%	13.29%	13.13%	11.77%	12.34%	9.92%	9.83%	9.59%	8.52%	8.36%	9.53%	6.52%	
	Rs 25,000,000 to 49,999.999	Six monthly	3.75%	3.75%	3.75%	NA	NA	12.22%	13.88%	NA	NA	NA	14.31%	14.08%	14.08%	13.90%	12.46%	13.07%	10.50%	10.41%	10.16%	9.02%	8.85%	10.09%	NA	
	Rs 50,000,000 to 99,999.999	Six monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	10.65%	NA	7.29%	
	Rs 100,000,000 to 249,999.999	Six monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	9.83%	NA	NA	
	Rs 250,000,000 to 499,999.999	Six monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Rs 500,000,000 and above	Six monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Daily Savings Account (DSA)	Rs 0 to 99.999	Monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	10.17%	9.95%	10.42%	10.56%	10.50%	10.32%	10.32%	10.20%	9.14%	9.58%	7.70%	7.63%	7.45%	6.61%	6.49%	7.40%	7.49%	5.06%
	Rs 100,000 to 999.999	Monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	10.95%	10.71%	11.21%	11.36%	11.29%	11.11%	11.10%	10.97%	9.83%	10.31%	8.28%	8.21%	8.01%	7.11%	6.98%	7.96%	8.06%	5.45%
	Rs 1,000,000 to 9,999.999	Monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	11.72%	11.46%	12.00%	12.16%	12.09%	11.89%	11.89%	11.74%	10.52%	11.03%	8.87%	8.79%	8.58%	7.61%	7.47%	8.52%	8.63%	5.83%
	Rs 10,000,000 to 24,999.999	Monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	12.49%	12.22%	12.79%	12.96%	12.88%	12.67%	12.67%	12.51%	11.22%	11.76%	9.45%	9.37%	9.14%	8.11%	7.96%	9.08%	9.19%	6.21%
	Rs 25,000,000 to 49,999.999	Monthly	3.75%	3.75%	3.75%	NA	10.87%	12.22%	13.26%	12.97%	13.58%	13.76%	NA	13.46%	13.45%	13.29%	11.91%	12.49%	10.03%	9.95%	9.71%	8.62%	8.46%	9.44%	9.76%	6.0%
	Rs 50,000,000 to 99,999.999	Monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	14.03%	13.73%	14.37%	14.56%	14.47%	14.24%	14.23%	NA	12.60%	NA	10.62%	10.53%	10.27%	9.12%	NA	10.20%	10.33%	6.98%
	Rs 100,000,000 to 249,999.999	Monthly	3.75%	3.75%	3.75%	NA	NA	NA	14.80%	14.48%	15.16%	15.36%	15.27%	NA	15.01%	14.83%	13.29%	13.94%	11.20%	11.10%	10.83%	9.62%	9.44%	10.76%	10.90%	7.36%
	Rs 250,000,000 to 499,999.999	Monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	11.32%	NA	NA	
	Rs 500,000,000 to 999,999.999	Monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	12.26%	NA	NA	NA	NA	NA	
	Rs 1000,000,000 and above	Monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	11.12%	NA	NA	NA	
Hamara Family Saving Account	0 - 9,999,999.999	Monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	13.88%	13.58%	14.21%	14.40%	14.31%	14.08%	14.08%	13.90%	12.46%	13.07%	10.50%	10.41%	10.16%	9.02%	8.85%	10.09%	10.21%	6.90%
Additional Bonus	100,000 and above	Six monthly	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
Children Saving Account- YoungBee	0 - 9,999,999.999	Six monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	13.87%	13.58%	14.21%	14.40%	14.31%	14.08%	14.08%	13.90%	12.46%	13.07%	10.50%	10.41%	10.16%	9.02%	8.85%	10.09%	10.21%	6.91%
Senior Citizen Savings Account	0 - 999.999	Monthly	6.50%	6.50%	6.50%	16.81%	16.14%	16.38%	18.50%	18.10%	18.95%	19.20%	19.08%	18.77%	18.77%	18.54%	16.62%	17.42%	14.00%	13.88%	13.54%	12.02%	11.80%	13.45%	13.62%	9.21%
	1,000.000 - 9,999,999.999	Monthly	7.00%	7.00%	7.00%	18.10%	17.39%	17.64%	20.04%	19.61%	20.52%	20.80%	20.67%	20.34%	20.33%	20.08%	18.00%	18.88%	15.17%	15.04%	14.67%	13.02%	12.78%	14.58%	14.75%	9.97%
Summit Asaan Mega Saving Account	0 - 9,999,999.999	Monthly	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	13.88%	13.58%	14.21%	14.40%	14.31%	14.08%	14.08%	13.90%	12.46%	13.07%	10.50%	10.41%	10.16%	9.02%	8.85%	10.09%	10.21%	6.90%
Summit Classic Account	Rs 0 to 249.999	Monthly	0.10%	0.10%	0.10%	0.24%	0.30%	0.31%	0.15%	0.16%	0.16%	0.16%	0.16%	0.16%	0.15%	0.15%	0.13%	0.14%	0.12%	0.10%	0.12%	0.09%	0.10%	0.11%	0.11%	0.09%
	Rs 250,000 to 975,000	Monthly	1.00%	1.00%	1.00%	2.58%	2.90%	3.25%	0.23%	0.24%	0.24%	0.24%	0.24%	0.23%	0.23%	0.24%	0.20%	0.20%	0.18%	0.17%	0.15%	0.15%	0.17%	0.17%	0.12%	
	> Rs 975,001 Above	Monthly	0.25%	0.25%	0.25%	0.65%	0.72%	0.82%	0.31%	0.30%	0.32%	0.32%	0.32%	0.31%	0.31%	0.31%	0.27%	0.29%	0.23%	0.23%	0.22%	0.20%	0.20%	0.22%	0.23%	0.16%
Classic (Plan B)	Rs 0 to 99.999	Monthly	0.10%	0.10%	0.10%	0.25%	0.27%	0.32%	0.17%	0.15%	0.15%	0.17%	0.18%	0.13%	0.16%	0.17%	0.14%	0.14%	0.12%	0.12%	0.11%	0.08%	0.10%	0.14%	0.14%	0.09%
	Rs 100,000 to 580,000	Monthly	1.45%	1.45%	1.45%	3.73%	4.20%	4.70%	0.24%	0.23%	0.23%	0.25%	0.23%	0.22%	0.23%	0.22%	0.21%	0.21%	0.20%	0.17%	0.14%	0.15%	0.15%	0.17%	0.11%	
	Rs 580,001 Above	Monthly	0.25%	0.25%	0.25%	0.65%	0.72%	0.82%	0.31%	0.30%	0.32%	0.32%	0.32%	0.31%	0.31%	0.31%	0.28%	0.29%	0.23%	0.23%	0.23%	0.20%	0.20%	0.22%	0.23%	0.15%
Classic (Plan C)	Rs 0 to 49.999	Monthly	0.10%	0.10%	0.10%	0.26%	0.29%	0.33%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.14%	0.15%	0.12%	0.12%	0.12%	0.10%	0.10%	0.11%	0.11%	0.08%
	Rs 50,000 to 410,000	Monthly	2.10%	2.10%	2.10%	5.43%	6.09%	6.84%	0.23%	0.23%	0.24%	0.24%	0.24%	0.23%	0.23%	0.23%	0.21%	0.22%	0.17%	0.17%	0.15%	0.15%	0.17%	0.17%	0.11%	
	Rs 410,001 Above	Monthly	0.25%	0.25%	0.25%	0.65%	0.72%	0.82%	0.31%	0.30%	0.31%	0.32%	0.32%	0.31%	0.31%	0.31%	0.28%	0.29%	0.23%	0.23%	0.22%	0.20%	0.20%	0.22%	0.23%	0.15%



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DECLARED PROFIT RATES FOR THE MONTH OF NOVEMBER 2024

LOCAL CURRENCY

Products	Tiers	Payment Frequency	DEC 2022	JAN 2023	FEB 2023	MAR 2023	APR 2023	MAY 2023	JUN 2023	JULY 2023	AUG 2023	SEP 2023	OCT 2023	NOV 2023	DEC 2023	JAN 2024	FEB 2024	MAR 2024	APR 2024	MAY 2024	JUNE 2024	JULY 2024	AUG 2024	SEP 2024	OCT 2024	NOV 2024
2 Years - Investment																										
	Rs 10000 to 4,999,999	Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 5,000,000 to 9,999,999	Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 10,000,000 to 24,999,999	Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 25,000,000 to 49,999,999	Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 50,000,000 to 99,999,999	Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 100,000,000 to 249,999,999	Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 250,000,000 to 499,999,999	Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 500,000,000 to 999,999,999	Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 1000,000,000 and above	Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Years - Investment		Monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Years - Investment		Quarterly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Years - Investment		At Half yearly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Years - Investment		At Annually	3.75%	3.75%	3.75%	9.65%	10.89%	12.25%	16.30%	15.98%	16.72%	16.94%	16.84%	16.55%	16.57%	16.38%	14.67%	15.38%	12.38%	12.26%	11.98%	10.62%	10.42%	11.89%	12.03%	8.13%
3 Years - Investment		At Maturity	3.75%	3.75%	3.75%	9.69%	10.87%	12.22%	16.34%	15.99%	16.74%	16.95%	16.86%	16.58%	16.58%	16.38%	14.68%	15.39%	12.36%	NA	NA	NA	NA	NA	NA	NA
4 Years - Investment		Monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 Years - Investment		Quarterly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 Years - Investment		At Half yearly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 Years - Investment		At Annually	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 Years - Investment		At Maturity	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 Years - Investment		Monthly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	16.95%	17.28%	17.19%	16.79%	16.95%	16.77%	15.14%	15.82%	12.44%	12.51%	12.20%	10.86%	10.63%	11.96%	12.28%	8.30%
5 Years - Investment		Quarterly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 Years - Investment		At Half yearly	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 Years - Investment		At Annually	3.75%	3.75%	3.75%	9.69%	10.87%	12.22%	16.58%	16.20%	16.97%	17.20%	17.09%	16.82%	16.81%	16.60%	14.88%	15.60%	12.54%	12.43%	12.13%	10.77%	10.57%	12.05%	12.21%	8.25%
5 Years - Investment		At Maturity	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	16.57%	16.22%	16.98%	17.19%	17.10%	16.82%	16.81%	16.61%	14.89%	15.61%	12.55%	12.44%	12.14%	10.76%	10.57%	12.06%	12.20%	8.26%

