



BANK MAKRAMAH LIMITED

WEIGHTAGES FOR THE MONTH OF JANUARY 2025

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Nov 2024	Dec 2024	Jan 2025
Margin/Security Dep/ Adv. Recvd DM Asset	1 - 9,999,999,999	Six monthly	0.0001	0.0001	0.0001
Business 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	0.0070
	Rs 5,000,000 to 9,999,999	Six monthly	0.0048	0.0048	0.0070
	Rs 10,000,000 to 24,999,999	Six monthly	0.0051	0.0051	0.0070
	Rs 25,000,000 to 49,999,999	Six monthly	0.0054	0.0054	0.0070
	Rs 50,000,000 to 99,999,999	Six monthly	0.0057	0.0057	0.0070
	Rs 100,000,000 to 249,999,999	Six monthly	0.0060	0.0060	0.0070
	Rs 250,000,000 to 499,999,999	Six monthly	0.0063	0.0063	0.0071
	Rs 500,000,000 and above	Six monthly	0.0066	0.0066	0.0071
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.0040	0.0040	0.0072
	Rs 100,000 to 999,999	Monthly	0.0043	0.0043	0.0072
	Rs 1,000,000 to 9,999,999	Monthly	0.0046	0.0046	0.0072
	Rs 10,000,000 to 24,999,999	Monthly	0.0049	0.0049	0.0072
	Rs 25,000,000 to 49,999,999	Monthly	0.0052	0.0052	0.0072
	Rs 50,000,000 to 99,999,999	Monthly	0.0055	0.0055	0.0072
	Rs 100,000,000 to 249,999,999	Monthly	0.0058	0.0058	0.0072
	Rs 250,000,000 to 499,999,999	Monthly	0.0061	0.0061	0.0073
	Rs 500,000,000 to 999,999,999	Monthly	0.0064	0.0064	0.0073
	Rs 1000,000,000 and above	Monthly	0.0067	0.0067	0.0073
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	0.0054	0.0054	0.0070
	Additional Bonus	100,000 and above	Six Monthly	0.0006	0.0006
Summit Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	0.0054	0.0054	0.0070
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	0.0002
	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	0.0002
	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	0.0002
Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	0.0054	0.0054	0.0070
Summit Senior Citizen Savings Account	0 - 999,999	Monthly	0.0072	0.0072	0.0074
	1,000,000 - 9,999,999,999	Monthly	0.0078	0.0078	0.0074

Products	Tiers	Payment Frequency	Nov 2024	Dec 2024	Jan 2025
1 Month Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0043	0.0043	0.0056
	Rs 5,000,000 to 9,999,999	At Maturity	0.0046	0.0046	0.0060
	Rs 10,000,000 to 24,999,999	At Maturity	0.0049	0.0049	0.0064
	Rs 25,000,000 to 49,999,999	At Maturity	0.0052	0.0052	0.0068
	Rs 50,000,000 to 99,999,999	At Maturity	0.0055	0.0055	0.0072
	Rs 100,000,000 to 249,999,999	At Maturity	0.0058	0.0058	0.0076
	Rs 250,000,000 to 499,999,999	At Maturity	0.0061	0.0061	0.0079
	Rs 500,000,000 to 999,999,999	At Maturity	0.0064	0.0064	0.0083
	Rs 1000,000,000 and above	At Maturity	0.0067	0.0067	0.0087
2 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0044	0.0044	0.0048
	Rs 5,000,000 to 9,999,999	At Maturity	0.0047	0.0047	0.0052
	Rs 10,000,000 to 24,999,999	At Maturity	0.0050	0.0050	0.0056
	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0060
	Rs 50,000,000 to 99,999,999	At Maturity	0.0056	0.0056	0.0064
	Rs 100,000,000 to 249,999,999	At Maturity	0.0059	0.0059	0.0068
	Rs 250,000,000 to 499,999,999	At Maturity	0.0062	0.0062	0.0072
	Rs 500,000,000 to 999,999,999	At Maturity	0.0065	0.0065	0.0076
	Rs 1000,000,000 and above	At Maturity	0.0068	0.0068	0.0079
3 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0044	0.0044	0.0039
	Rs 5,000,000 to 9,999,999	At Maturity	0.0047	0.0047	0.0043
	Rs 10,000,000 to 24,999,999	At Maturity	0.0050	0.0050	0.0047
	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0051
	Rs 50,000,000 to 99,999,999	At Maturity	0.0056	0.0056	0.0054
	Rs 100,000,000 to 249,999,999	At Maturity	0.0059	0.0059	0.0058
	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	0.0066
	Rs 1000,000,000 and above	At Maturity	0.0068	0.0068	0.0070
3 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0043	0.0043	0.0039
	Rs 5,000,000 to 9,999,999	Monthly	0.0046	0.0046	0.0042
	Rs 10,000,000 to 24,999,999	Monthly	0.0049	0.0049	0.0046
	Rs 25,000,000 to 49,999,999	Monthly	0.0052	0.0052	0.0050
	Rs 50,000,000 to 99,999,999	Monthly	0.0055	0.0055	0.0054
	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	0.0062
	Rs 500,000,000 to 999,999,999	Monthly	0.0064	0.0064	0.0066
	Rs 1000,000,000 and above	Monthly	0.0067	0.0067	0.0070
6 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0044	0.0044	0.0031
	Rs 5,000,000 to 9,999,999	At Maturity	0.0047	0.0047	0.0035
	Rs 10,000,000 to 24,999,999	At Maturity	0.0050	0.0050	0.0039
	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0043
	Rs 50,000,000 to 99,999,999	At Maturity	0.0056	0.0056	0.0047
	Rs 100,000,000 to 249,999,999	At Maturity	0.0059	0.0059	0.0051
	Rs 250,000,000 to 499,999,999	At Maturity	0.0062	0.0062	0.0054
	Rs 500,000,000 to 999,999,999	At Maturity	0.0065	0.0065	0.0058
	Rs 1000,000,000 and above	At Maturity	0.0068	0.0068	0.0062
6 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0043	0.0043	0.0031
	Rs 5,000,000 to 9,999,999	Monthly	0.0046	0.0046	0.0035
	Rs 10,000,000 to 24,999,999	Monthly	0.0049	0.0049	0.0039
	Rs 25,000,000 to 49,999,999	Monthly	0.0052	0.0052	0.0042
	Rs 50,000,000 to 99,999,999	Monthly	0.0055	0.0055	0.0046
	Rs 100,000,000 to 249,999,999	Monthly	0.0058	0.0058	0.0050
	Rs 250,000,000 to 499,999,999	Monthly	0.0061	0.0061	0.0054
	Rs 500,000,000 to 999,999,999	Monthly	0.0064	0.0064	0.0058
	Rs 1000,000,000 and above	Monthly	0.0067	0.0067	0.0062
6 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0044	0.0044	0.0031
	Rs 5,000,000 to 9,999,999	Quarterly	0.0047	0.0047	0.0035
	Rs 10,000,000 to 24,999,999	Quarterly	0.0050	0.0050	0.0039
	Rs 25,000,000 to 49,999,999	Quarterly	0.0053	0.0053	0.0043
	Rs 50,000,000 to 99,999,999	Quarterly	0.0056	0.0056	0.0046
	Rs 100,000,000 to 249,999,999	Quarterly	0.0059	0.0059	0.0050
	Rs 250,000,000 to 499,999,999	Quarterly	0.0062	0.0062	0.0054
	Rs 500,000,000 to 999,999,999	Quarterly	0.0065	0.0065	0.0058
	Rs 1000,000,000 and above	Quarterly	0.0068	0.0068	0.0062
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0045	0.0045	0.0044
	Rs 5,000,000 to 9,999,999	Monthly	0.0048	0.0048	0.0045
	Rs 10,000,000 to 24,999,999	Monthly	0.0051	0.0051	0.0046
	Rs 25,000,000 to 49,999,999	Monthly	0.0054	0.0054	0.0047
	Rs 50,000,000 to 99,999,999	Monthly	0.0057	0.0057	0.0047
	Rs 100,000,000 to 249,999,999	Monthly	0.0060	0.0060	0.0048
	Rs 250,000,000 to 499,999,999	Monthly	0.0063	0.0063	0.0049
	Rs 500,000,000 to 999,999,999	Monthly	0.0066	0.0066	0.0050
	Rs 1000,000,000 and above	Monthly	0.0069	0.0069	0.0051

Products	Tiers	Payment Frequency	Nov 2024	Dec 2024	Jan 2025
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	0.0046
	Rs 10,000,000 to 24,999,999	Quarterly	0.0051	0.0051	0.0046
	Rs 25,000,000 to 49,999,999	Quarterly	0.0054	0.0054	0.0047
	Rs 50,000,000 to 99,999,999	Quarterly	0.0057	0.0057	0.0048
	Rs 100,000,000 to 249,999,999	Quarterly	0.0061	0.0061	0.0049
	Rs 250,000,000 to 499,999,999	Quarterly	0.0064	0.0064	0.0049
	Rs 500,000,000 to 999,999,999	Quarterly	0.0067	0.0067	0.0050
	Rs 1000,000,000 and above	Quarterly	0.0070	0.0070	0.0051
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.0046	0.0046	0.0045
	Rs 5,000,000 to 9,999,999	At Half yearly	0.0049	0.0049	0.0046
	Rs 10,000,000 to 24,999,999	At Half yearly	0.0052	0.0052	0.0047
	Rs 25,000,000 to 49,999,999	At Half yearly	0.0055	0.0055	0.0047
	Rs 50,000,000 to 99,999,999	At Half yearly	0.0058	0.0058	0.0048
	Rs 100,000,000 to 249,999,999	At Half yearly	0.0061	0.0061	0.0049
	Rs 250,000,000 to 499,999,999	At Half yearly	0.0064	0.0064	0.0050
	Rs 500,000,000 to 999,999,999	At Half yearly	0.0067	0.0067	0.0051
	Rs 1000,000,000 and above	At Half yearly	0.0070	0.0070	0.0051
1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0046	0.0046	0.0048
	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	0.0050
	Rs 25,000,000 to 49,999,999	At Maturity	0.0055	0.0055	0.0051
	Rs 50,000,000 to 99,999,999	At Maturity	0.0058	0.0058	0.0051
	Rs 100,000,000 to 249,999,999	At Maturity	0.0061	0.0061	0.0052
	Rs 250,000,000 to 499,999,999	At Maturity	0.0064	0.0064	0.0053
	Rs 500,000,000 to 999,999,999	At Maturity	0.0067	0.0067	0.0054
	Rs 1000,000,000 and above	At Maturity	0.0070	0.0070	0.0054
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0032	0.0032	0.0048
	Rs 5,000,000 to 9,999,999	Monthly	0.0035	0.0035	0.0049
	Rs 10,000,000 to 24,999,999	Monthly	0.0038	0.0038	0.0050
	Rs 25,000,000 to 49,999,999	Monthly	0.0041	0.0041	0.0051
	Rs 50,000,000 to 99,999,999	Monthly	0.0044	0.0044	0.0051
	Rs 100,000,000 to 249,999,999	Monthly	0.0047	0.0047	0.0052
	Rs 250,000,000 to 499,999,999	Monthly	0.0050	0.0050	0.0053
	Rs 500,000,000 to 999,999,999	Monthly	0.0053	0.0053	0.0054
	Rs 1000,000,000 and above	Monthly	0.0056	0.0056	0.0054
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0033	0.0033	0.0048
	Rs 5,000,000 to 9,999,999	Quarterly	0.0036	0.0036	0.0049
	Rs 10,000,000 to 24,999,999	Quarterly	0.0039	0.0039	0.0050
	Rs 25,000,000 to 49,999,999	Quarterly	0.0042	0.0042	0.0051
	Rs 50,000,000 to 99,999,999	Quarterly	0.0045	0.0045	0.0051
	Rs 100,000,000 to 249,999,999	Quarterly	0.0048	0.0048	0.0052
	Rs 250,000,000 to 499,999,999	Quarterly	0.0051	0.0051	0.0053
	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	0.0054
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.0036	0.0036	0.0048
	Rs 5,000,000 to 9,999,999	At Half yearly	0.0039	0.0039	0.0049
	Rs 10,000,000 to 24,999,999	At Half yearly	0.0042	0.0042	0.0050
	Rs 25,000,000 to 49,999,999	At Half yearly	0.0045	0.0045	0.0051
	Rs 50,000,000 to 99,999,999	At Half yearly	0.0048	0.0048	0.0051
	Rs 100,000,000 to 249,999,999	At Half yearly	0.0051	0.0051	0.0052
	Rs 250,000,000 to 499,999,999	At Half yearly	0.0054	0.0054	0.0053
	Rs 500,000,000 to 999,999,999	At Half yearly	0.0057	0.0057	0.0054
	Rs 1000,000,000 and above	At Half yearly	0.0060	0.0060	0.0054
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Annually	0.0038	0.0038	0.0048
	Rs 5,000,000 to 9,999,999	At Annually	0.0041	0.0041	0.0049
	Rs 10,000,000 to 24,999,999	At Annually	0.0044	0.0044	0.0050
	Rs 25,000,000 to 49,999,999	At Annually	0.0047	0.0047	0.0051
	Rs 50,000,000 to 99,999,999	At Annually	0.0050	0.0050	0.0051
	Rs 100,000,000 to 249,999,999	At Annually	0.0053	0.0053	0.0052
	Rs 250,000,000 to 499,999,999	At Annually	0.0056	0.0056	0.0053
	Rs 500,000,000 to 999,999,999	At Annually	0.0059	0.0059	0.0054
	Rs 1000,000,000 and above	At Annually	0.0062	0.0062	0.0054

Products	Tiers	Payment Frequency	Nov 2024	Dec 2024	Jan 2025
2 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0039	0.0039	0.0048
	Rs 5,000,000 to 9,999,999	At Maturity	0.0042	0.0042	0.0049
	Rs 10,000,000 to 24,999,999	At Maturity	0.0045	0.0045	0.0050
	Rs 25,000,000 to 49,999,999	At Maturity	0.0048	0.0048	0.0051
	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	0.0052
	Rs 250,000,000 to 499,999,999	At Maturity	0.0057	0.0057	0.0053
	Rs 500,000,000 to 999,999,999	At Maturity	0.0060	0.0060	0.0054
Rs 1000,000,000 and above	At Maturity	0.0063	0.0063	0.0054	
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0064	0.0064	0.0054
	0 - 9,999,999,999	Quarterly	0.0064	0.0064	0.0054
	0 - 9,999,999,999	At Half yearly	0.0064	0.0064	0.0054
	0 - 9,999,999,999	At Annually	0.0064	0.0064	0.0054
	0 - 9,999,999,999	At Maturity	0.0064	0.0064	0.0054
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0064	0.0064	0.0054
	0 - 9,999,999,999	Quarterly	0.0064	0.0064	0.0054
	0 - 9,999,999,999	At Half yearly	0.0064	0.0064	0.0054
	0 - 9,999,999,999	At Annually	0.0064	0.0064	0.0054
	0 - 9,999,999,999	At Maturity	0.0064	0.0064	0.0054
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0065	0.0065	0.0055
	0 - 9,999,999,999	Quarterly	0.0065	0.0065	0.0054
	0 - 9,999,999,999	At Half yearly	0.0065	0.0065	0.0054
	0 - 9,999,999,999	At Annually	0.0065	0.0065	0.0055
	0 - 9,999,999,999	At Maturity	0.0065	0.0065	0.0055
PROFIT SHARING RATIO					
Rabbul Maal (Depositor)			50%	50%	60%
Mudarib (Bank)			50%	50%	40%



BML
ISLAMIC BANKING
اسلامک بینکنگ

بنک مکرمہ
Bank Makramah Ltd.

Date 26-Dec-24

BANK MAKRAMAH LIMITED

WEIGHTAGES FOR THE MONTH OF JANUARY 2025

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	Nov 2024	Dec 2024	Jan 2025
Bachat Savings Account (BSA)	All	Six monthly	0.2020	0.2046	0.2051
1 Month Investment	5,000 & Above	At Maturity	0.2025	0.2044	0.2042
3 Months Investment	5,000 & Above	At Maturity	0.1972	0.1932	0.1932
6 Months Investment	5,000 & Above	At Maturity	0.1972	0.1932	0.1932
1 Year - Investment	5,000 & Above	At Maturity	0.2011	0.2045	0.2044

PROFIT SHARING RATIO

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