

**BML****بنک مکرمہ**
Bank Makramah Ltd.**INDICATIVE RATE OF PROFIT SHEET (Conventional)**
FOR THE PERIOD FROM DECEMBER 1, 2023 TO DEC 31, 2023

Six Monthly Profit Payment on Average Monthly Balance					
(Please see note below)					
A	Saving Accounts	Individual	Corporate	Financial Institutions	
	PLS Saving Account	20.50%	20.50%	20.50%	
Profit Payment on Daily Product on Monthly Basis					
(Please see note below)					
B	SMBL Saving Profitable Account	Rate			
	Deposit Rate	20.50%			
Short Notice Deposit					
C	Deposit Period	Rate			
	7-29 Days	20.50%			
Profit Payment on Daily Product Paid on Monthly Basis					
D	SMBL Senior Citizen Account	Rate			
	Upto Rs.1,000,000/-	20.50%			
	Above Rs.1,000,000/-	20.55%			
Term Deposits					
(Please see note below)					
E	Tenor	Profit Payment on Maturity	Profit Payment on Monthly	Profit Payment on Quarterly	Profit Payment on Semi Annually
	1 Month	20.50%	-	-	-
	3 Months	20.50%	20.25%	-	-
	6 Months	19.08%	19.05%	19.08%	-
	1 Year	18.50%	17.50%	17.75%	18.00%
Profit Payment on Monthly Basis					
(Please see note below)					
F	Mahana Amadan	3 Months	6 Months	1 Year	
	Individual	20.50%	19.05%	17.50%	
	Corporate	20.50%	19.05%	17.50%	
	Financial Institutions	20.50%	19.05%	17.50%	

INDICATIVE RATE OF PROFIT SHEET (Conventional)
FOR THE PERIOD FROM DECEMBER 1, 2023 TO DEC 31, 2023

Monthly Profit Payment on Average Balance	
(Please see note below)	
G	Hamara Family Saving Account
	Deposits Rate
	Additional Bonus (Note: 11)
Profit Payment on Monthly Basis	
(Please see note below)	
H	Summit Advantage Account
	1 Year
	Minimum Deposit Amount of Rs.100,000/- and Maximum Deposit Amount of Rs. 10,000,000/-
Profit Payment on Monthly Basis	

(Please see note below)		
Six Monthly Profit Payment on Average Monthly Balance		
I	Children Savings Account - Young Bee	Rate
	Deposit Rate	20.50%
Profit Payment on Daily Product Paid on Monthly Basis		
J	Summit Daily Stock Account	Rate
	Deposit Rate	20.50%
Profit Payment on Daily Product Paid on Monthly Basis		
K	Summit Smart Stock Account	Rate
	Deposit Rate	20.50%
Profit Payment on Daily Product Paid on Monthly Basis		
L	Summit Asaan Account	Rate
	Deposit Rate	20.50%
Monthly Profit Payment on Average Monthly Balances		
M	Non Resident Pakistani Account	Rate
	Deposit Rate	20.50%
N	Foreign Currency Deposit Rates	Rate
	USD, EURO & GBP	0.50%

NOTES:

- 1) Terms & Conditions applicable to the account may change from time to time. Zakat and income tax applicable as per govt. rules.
- 2) All profit rates are in percentage per annum. These rates are indicative and subject to change.
- 3) For relationship balances of **Rs. 2.5 million and above**, special rates can be quoted upon request.
- 4) Minimum term deposit amount is **Rs. 50,000** for Regular Term Deposits.
- 5) Minimum balance of SMBL Saving Profitable Account is **Rs.25,000** and all facilities to be charged to the customers.
- 6) In case of premature encashment of TDR, rack rate of the last completed period will be applied as per rack rate sheet of TDR booking time.
- 7) These rates will be applicable from **December 01, 2023** for all Saving Accounts.
- 8) For Term Deposits, these rates will be applicable immediately.
- 9) Minimum amount of deposit on mahana amdan scheme will be **Rs. 50,000/-**.
- 10) Minimum amount of deposit on Hamara Family Saving Account will be **Rs. 5,000/-**.
- 11) Additional 0.2% will be given if average 6 monthly balance is maintained at Rs. 100,000/- collectively on all family accounts.
- 12) Profit will be distributed on actual share of family members and payable bi-annually.
- 13) **Financing facility available upto 70% of total deposit amount of Summit Advantage Account. Applicable markup rate shall be 17.5% p.a. In case of premature encashment of TDR, rack rate of the last completed period will be applied as per rack rate sheet of TDR booking time.**