



Dated : 05-01-2024

BANK MAKRAMAH LIMITED ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2023

LOCAL CURRENCY

Products	Tiers	Payment Frequency	JAN 2022	FEB 2022	MAR 2022	APRIL 2022	MAY 2022	JUNE 2022	JULY 2022	AUG 2022	SEP 2022	OCT 2022	NOV 2022	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
Buiness Account (BA)	1 - 9,999,999,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	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%
Margin Account (Security Deposit)	1 - 9,999,999,999	Six monthly	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.15%	0.17%	0.19%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.16%
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	9.70%	10.87%	12.22%	11.56%	11.31%	11.84%	12.00%	11.93%	11.73%	11.73%
	Rs 5,000,000 to 9,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
	Rs 10,000,000 to 24,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
	Rs 25,000,000 to 49,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	12.22%	13.88%	NA	NA	NA	14.31%	14.08%	14.08%
	Rs 50,000,000 to 99,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 100,000,000 to 249,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 250,000,000 to 499,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 500,000,000 and above	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
	Rs 100,000 to 999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
	Rs 1,000,000 to 9,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
	Rs 10,000,000 to 24,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
	Rs 25,000,000 to 49,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	10.87%	12.22%	13.26%	12.97%	13.58%	13.76%	NA	13.46%	13.45%
	Rs 50,000,000 to 99,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
	Rs 100,000,000 to 249,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	14.80%	14.48%	15.16%	15.36%	15.27%	NA	15.01%
	Rs 250,000,000 to 499,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 500,000,000 to 999,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 1,000,000,000 and above	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
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%	1.00%
Children Saving Account- YoungBee	0 - 9,999,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
Senior Citizen Savings Account	0 - 999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	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%
	1,000,000 - 9,999,999,999	Monthly	6.50%	6.50%	6.50%	6.50%	6.50%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	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%
Summit Asaan Mega Saving Account	0 - 9,999,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
Summit Classic Account																										
Classic (Plan A)	Rs 0 to 249,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	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%
	Rs 250,000 to 975,000	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%	2.58%	2.90%	3.25%	0.23%	0.24%	0.24%	0.24%	0.24%	0.23%	0.23%
	> Rs 975,001 Above	Monthly	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	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%
Classic (Plan B)	Rs 0 to 99,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	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%
	Rs 100,000 to 580,000	Monthly	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	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%
	Rs 580,001 Above	Monthly	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	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%
Classic (Plan C)	Rs 0 to 49,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	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%
	Rs 50,000 to 410,000	Monthly	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	5.43%	6.09%	6.84%	0.23%	0.23%	0.24%	0.24%	0.23%	0.23%	
	Rs 410,001 Above	Monthly	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	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%



Dated : 05-01-2024

BANK MAKRAMAH LIMITED ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2023

LOCAL CURRENCY

Table with columns: Products, Tiers, Payment Frequency, JAN 2022, FEB 2022, MAR 2022, APRIL 2022, MAY 2022, JUNE 2022, JULY 2022, AUG 2022, SEP 2022, OCT 2022, NOV 2022, 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. Rows include 1 Month Investment, 2 Months Investment, 3 Months Investment, and 6 Months Investment with various tiers and profit rates.



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LOCAL CURRENCY

Products	Tiers	Payment Frequency	JAN 2022	FEB 2022	MAR 2022	APRIL 2022	MAY 2022	JUNE 2022	JULY 2022	AUG 2022	SEP 2022	OCT 2022	NOV 2022	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
2 Years - Investment																										
	Rs 10000 to 4,999,999	Maturity	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Rs 1000,000,000 and above	Maturity	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Years - Investment		Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Years - Investment		Quarterly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Years - Investment		At Half yearly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Years - Investment		At Annually	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
3 Years - Investment		At Maturity	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
4 Years - Investment		Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 Years - Investment		Quarterly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 Years - Investment		At Half yearly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 Years - Investment		At Annually	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 Years - Investment		At Maturity	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 Years - Investment		Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	16.95%	17.28%	17.19%	16.79%	16.95%
5 Years - Investment		Quarterly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 Years - Investment		At Half yearly	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 Years - Investment		At Annually	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%
5 Years - Investment		At Maturity	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	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%

