



بنک مکرمہ
Bank Makramah Ltd.

INDICATIVE RATE OF PROFIT SHEET (Conventional)

FOR THE PERIOD FROM JUNE 1, 2025 TO JUNE 30, 2025

Six Monthly Profit Payment on Average Monthly Balance	
(Please see note below)	
A	Saving Accounts
	Rate
	PLS Saving Account
	9.50%

Profit Payment on Daily Product on Monthly Basis	
(Please see note below)	
B	BML Saving Profitable Account
	Rate
	Deposit Rate
	9.50%

Profit Payment on Hour Saving on Monthly Basis	
(Please see note below)	
C	BML Saving Profitable Account
	Rate
	Deposit Rate
	9.50%

Short Notice Deposit	
D	Deposit Period
	Rate
	7-29 Days
	8.50%

Profit Payment on Daily Product Paid on Monthly Basis	
E	BML Senior Citizen Account
	Rate
	Upto Rs.1,000,000/-
	9.50%
	Above Rs.1,000,000/-
	9.55%

	Term Deposits				
	(Please see note below)				
F	Tenor	Profit Payment on Maturity	Profit Payment on Monthly	Profit Payment on Quarterly	Profit Payment on Semi Annually
	1 Month	8.50%	-	-	-
	3 Months	7.00%	7.00%	-	-
	6 Months	7.00%	7.00%	7.00%	-
	1 Year	7.00%	7.00%	7.00%	7.00%
	2 Year	5.00%	5.00%	5.00%	5.00%
	3 Year	5.00%	5.00%	5.00%	5.00%
	4 Year	5.00%	5.00%	5.00%	5.00%
	5 Year	5.00%	5.00%	5.00%	5.00%

Profit Payment on Monthly Basis						
(Please see note below)						
G	Mahana Amadan	3 Months	6 Months	1 Year	2 Years	3 Years
	Individual	6.00%	5.45%	5.25%	5.00%	5.00%
	Corporate	6.00%	5.45%	5.25%	5.00%	5.00%
	Financial Institutions	6.00%	5.45%	5.25%	5.00%	5.00%

Monthly Profit Payment on Average Balance		
(Please see note below)		
H	Hamara Family Saving Account	Rate
	Deposits Rate	9.50%
Profit Payment on Monthly Basis		
(Please see note below)		
I	BML Advantage Account	1 Year
	Minimum Deposit Amount of Maximum Deposit Amount	5.50%
Profit Payment on Monthly Basis		
(Please see note below)		
J	Six Monthly Profit Payment on Average Monthly Balance Children Savings Account - Young Bee	Rate
	Deposit Rate	9.50%
Profit Payment on Daily Product Paid on Monthly Basis		
K	BML Daily Stock Account	Rate
	Deposit Rate	9.50%
Profit Payment on Daily Product Paid on Monthly Basis		
L	BML Smart Stock Account	Rate
	Deposit Rate	9.50%
Profit Payment Six Month on Average Balance		
M	BML Asaan Account	Rate
	Deposit Rate	9.50%
Monthly Profit Payment on Average Monthly Balances		
N	Non Resident Pakistani Account	Rate
	Deposit Rate	9.50%
O	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.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 BML Saving Profitable Account is **Rs.25,000** and all facilities to be charged to the customers.
- 6) **In case of premature encashment of TDR will cause reduction in rate of return by 200 bps.**
- 7) **In case of premature / early encashment - The Deputy CEO can wave the penalty for early encashment.**
- 8) These rates will be applicable from **June 1, 2025** for all Saving Accounts.
- 9) For Term Deposits, these rates will be applicable immediately.
- 10) Minimum amount of deposit on mahana amdan scheme will be **Rs. 50,000/-**.