



BML
ISLAMIC BANKING
اسلامی بینکاری

بنک مکرمہ
Bank Makramah Ltd.

Date 28-Oct-25

BANK MAKRAMAH LIMITED

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2025

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Sep 2025	Oct 2025	Nov 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	0.0069	0.0069	0.0056
	Rs 5,000,000 to 9,999,999	Six monthly	0.0069	0.0069	0.0056
	Rs 10,000,000 to 24,999,999	Six monthly	0.0069	0.0069	0.0056
	Rs 25,000,000 to 49,999,999	Six monthly	0.0069	0.0069	0.0056
	Rs 50,000,000 to 99,999,999	Six monthly	0.0069	0.0069	0.0056
	Rs 100,000,000 to 249,999,999	Six monthly	0.0069	0.0069	0.0056
	Rs 250,000,000 to 499,999,999	Six monthly	0.0069	0.0069	0.0056
	Rs 500,000,000 and above	Six monthly	0.0069	0.0069	0.0056
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.0069	0.0069	0.0056
	Rs 100,000 to 999,999	Monthly	0.0069	0.0069	0.0056
	Rs 1,000,000 to 9,999,999	Monthly	0.0069	0.0069	0.0056
	Rs 10,000,000 to 24,999,999	Monthly	0.0069	0.0069	0.0056
	Rs 25,000,000 to 49,999,999	Monthly	0.0069	0.0069	0.0056
	Rs 50,000,000 to 99,999,999	Monthly	0.0069	0.0069	0.0056
	Rs 100,000,000 to 249,999,999	Monthly	0.0069	0.0069	0.0056
	Rs 250,000,000 to 499,999,999	Monthly	0.0069	0.0069	0.0056
	Rs 500,000,000 to 999,999,999	Monthly	0.0069	0.0069	0.0056
	Rs 1000,000,000 and above	Monthly	0.0069	0.0069	0.0056
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	0.0069	0.0069	0.0056
BML Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	0.0069	0.0069	0.0056
BML 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	0.0002	0.0002	0.0001
	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	0.0002	0.0002	0.0001
	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	0.0002	0.0002	0.0001
Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	0.0069	0.0069	0.0056
Hoor Saving Account	0 - 9,999,999,999	Monthly	0.0069	0.0069	0.0056
BML Senior Citizen Savings Account	0 - 999,999	Monthly	0.0069	0.0069	0.0056
	1,000,000 - 9,999,999,999	Monthly	0.0069	0.0069	0.0056

Products	Tiers	Payment Frequency	Sep 2025	Oct 2025	Nov 2025
1 Month Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0058	0.0058	0.0051
	Rs 5,000,000 to 9,999,999	At Maturity	0.0059	0.0059	0.0051
	Rs 10,000,000 to 24,999,999	At Maturity	0.0060	0.0060	0.0052
	Rs 25,000,000 to 49,999,999	At Maturity	0.0061	0.0061	0.0053
	Rs 50,000,000 to 99,999,999	At Maturity	0.0062	0.0062	0.0053
	Rs 100,000,000 to 249,999,999	At Maturity	0.0062	0.0062	0.0054
	Rs 250,000,000 to 499,999,999	At Maturity	0.0063	0.0063	0.0055
	Rs 500,000,000 to 999,999,999	At Maturity	0.0064	0.0064	0.0055
	Rs 1000,000,000 and above	At Maturity	0.0065	0.0065	0.0056
2 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0058	0.0058	0.0050
	Rs 5,000,000 to 9,999,999	At Maturity	0.0059	0.0059	0.0051
	Rs 10,000,000 to 24,999,999	At Maturity	0.0059	0.0059	0.0052
	Rs 25,000,000 to 49,999,999	At Maturity	0.0060	0.0060	0.0052
	Rs 50,000,000 to 99,999,999	At Maturity	0.0061	0.0061	0.0053
	Rs 100,000,000 to 249,999,999	At Maturity	0.0062	0.0062	0.0054
	Rs 250,000,000 to 499,999,999	At Maturity	0.0063	0.0063	0.0054
	Rs 500,000,000 to 999,999,999	At Maturity	0.0064	0.0064	0.0055
	Rs 1000,000,000 and above	At Maturity	0.0065	0.0065	0.0056
3 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0053	0.0053	0.0053
	Rs 5,000,000 to 9,999,999	At Maturity	0.0053	0.0053	0.0053
	Rs 10,000,000 to 24,999,999	At Maturity	0.0053	0.0053	0.0054
	Rs 25,000,000 to 49,999,999	At Maturity	0.0054	0.0054	0.0054
	Rs 50,000,000 to 99,999,999	At Maturity	0.0054	0.0054	0.0054
	Rs 100,000,000 to 249,999,999	At Maturity	0.0055	0.0055	0.0055
	Rs 250,000,000 to 499,999,999	At Maturity	0.0055	0.0055	0.0055
	Rs 500,000,000 to 999,999,999	At Maturity	0.0056	0.0056	0.0055
	Rs 1000,000,000 and above	At Maturity	0.0056	0.0056	0.0056
3 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0052	0.0052	0.0053
	Rs 5,000,000 to 9,999,999	Monthly	0.0052	0.0052	0.0053
	Rs 10,000,000 to 24,999,999	Monthly	0.0053	0.0053	0.0053
	Rs 25,000,000 to 49,999,999	Monthly	0.0053	0.0053	0.0054
	Rs 50,000,000 to 99,999,999	Monthly	0.0054	0.0054	0.0054
	Rs 100,000,000 to 249,999,999	Monthly	0.0054	0.0054	0.0054
	Rs 250,000,000 to 499,999,999	Monthly	0.0055	0.0055	0.0055
	Rs 500,000,000 to 999,999,999	Monthly	0.0055	0.0055	0.0055
	Rs 1000,000,000 and above	Monthly	0.0056	0.0056	0.0055
6 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0052	0.0052	0.0053
	Rs 5,000,000 to 9,999,999	At Maturity	0.0052	0.0052	0.0053
	Rs 10,000,000 to 24,999,999	At Maturity	0.0053	0.0053	0.0053
	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0054
	Rs 50,000,000 to 99,999,999	At Maturity	0.0054	0.0054	0.0054
	Rs 100,000,000 to 249,999,999	At Maturity	0.0054	0.0054	0.0054
	Rs 250,000,000 to 499,999,999	At Maturity	0.0055	0.0055	0.0055
	Rs 500,000,000 to 999,999,999	At Maturity	0.0055	0.0055	0.0055
	Rs 1000,000,000 and above	At Maturity	0.0056	0.0056	0.0055
6 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0052	0.0052	0.0052
	Rs 5,000,000 to 9,999,999	Monthly	0.0052	0.0052	0.0053
	Rs 10,000,000 to 24,999,999	Monthly	0.0052	0.0052	0.0053
	Rs 25,000,000 to 49,999,999	Monthly	0.0053	0.0053	0.0053
	Rs 50,000,000 to 99,999,999	Monthly	0.0053	0.0053	0.0054
	Rs 100,000,000 to 249,999,999	Monthly	0.0054	0.0054	0.0054
	Rs 250,000,000 to 499,999,999	Monthly	0.0054	0.0054	0.0054
	Rs 500,000,000 to 999,999,999	Monthly	0.0055	0.0055	0.0055
	Rs 1000,000,000 and above	Monthly	0.0055	0.0055	0.0055
6 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0052	0.0052	0.0052
	Rs 5,000,000 to 9,999,999	Quarterly	0.0052	0.0052	0.0053
	Rs 10,000,000 to 24,999,999	Quarterly	0.0053	0.0053	0.0053
	Rs 25,000,000 to 49,999,999	Quarterly	0.0053	0.0053	0.0054
	Rs 50,000,000 to 99,999,999	Quarterly	0.0054	0.0054	0.0054
	Rs 100,000,000 to 249,999,999	Quarterly	0.0054	0.0054	0.0054
	Rs 250,000,000 to 499,999,999	Quarterly	0.0054	0.0054	0.0055
	Rs 500,000,000 to 999,999,999	Quarterly	0.0055	0.0055	0.0055
	Rs 1000,000,000 and above	Quarterly	0.0055	0.0055	0.0055
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0052	0.0052	0.0056
	Rs 5,000,000 to 9,999,999	Monthly	0.0052	0.0052	0.0056
	Rs 10,000,000 to 24,999,999	Monthly	0.0052	0.0052	0.0057
	Rs 25,000,000 to 49,999,999	Monthly	0.0053	0.0053	0.0057
	Rs 50,000,000 to 99,999,999	Monthly	0.0053	0.0053	0.0057
	Rs 100,000,000 to 249,999,999	Monthly	0.0054	0.0054	0.0058
	Rs 250,000,000 to 499,999,999	Monthly	0.0054	0.0054	0.0058
	Rs 500,000,000 to 999,999,999	Monthly	0.0055	0.0055	0.0058
	Rs 1000,000,000 and above	Monthly	0.0055	0.0055	0.0059

Products	Tiers	Payment Frequency	Sep 2025	Oct 2025	Nov 2025
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0052	0.0052	0.0056
	Rs 5,000,000 to 9,999,999	Quarterly	0.0052	0.0052	0.0056
	Rs 10,000,000 to 24,999,999	Quarterly	0.0053	0.0053	0.0057
	Rs 25,000,000 to 49,999,999	Quarterly	0.0053	0.0053	0.0057
	Rs 50,000,000 to 99,999,999	Quarterly	0.0054	0.0054	0.0057
	Rs 100,000,000 to 249,999,999	Quarterly	0.0054	0.0054	0.0058
	Rs 250,000,000 to 499,999,999	Quarterly	0.0054	0.0054	0.0058
	Rs 500,000,000 to 999,999,999	Quarterly	0.0055	0.0055	0.0058
	Rs 1000,000,000 and above	Quarterly	0.0055	0.0055	0.0059
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.0052	0.0052	0.0056
	Rs 5,000,000 to 9,999,999	At Half yearly	0.0052	0.0052	0.0056
	Rs 10,000,000 to 24,999,999	At Half yearly	0.0053	0.0053	0.0057
	Rs 25,000,000 to 49,999,999	At Half yearly	0.0053	0.0053	0.0057
	Rs 50,000,000 to 99,999,999	At Half yearly	0.0054	0.0054	0.0057
	Rs 100,000,000 to 249,999,999	At Half yearly	0.0054	0.0054	0.0058
	Rs 250,000,000 to 499,999,999	At Half yearly	0.0054	0.0054	0.0058
	Rs 500,000,000 to 999,999,999	At Half yearly	0.0055	0.0055	0.0058
	Rs 1000,000,000 and above	At Half yearly	0.0055	0.0055	0.0059
1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0052	0.0052	0.0056
	Rs 5,000,000 to 9,999,999	At Maturity	0.0052	0.0052	0.0056
	Rs 10,000,000 to 24,999,999	At Maturity	0.0053	0.0053	0.0057
	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0057
	Rs 50,000,000 to 99,999,999	At Maturity	0.0054	0.0054	0.0057
	Rs 100,000,000 to 249,999,999	At Maturity	0.0054	0.0054	0.0058
	Rs 250,000,000 to 499,999,999	At Maturity	0.0054	0.0054	0.0058
	Rs 500,000,000 to 999,999,999	At Maturity	0.0055	0.0055	0.0058
	Rs 1000,000,000 and above	At Maturity	0.0055	0.0055	0.0059
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0047	0.0047	0.0052
	Rs 5,000,000 to 9,999,999	Monthly	0.0048	0.0048	0.0053
	Rs 10,000,000 to 24,999,999	Monthly	0.0048	0.0048	0.0053
	Rs 25,000,000 to 49,999,999	Monthly	0.0049	0.0049	0.0053
	Rs 50,000,000 to 99,999,999	Monthly	0.0049	0.0049	0.0054
	Rs 100,000,000 to 249,999,999	Monthly	0.0049	0.0049	0.0054
	Rs 250,000,000 to 499,999,999	Monthly	0.0050	0.0050	0.0054
	Rs 500,000,000 to 999,999,999	Monthly	0.0050	0.0050	0.0055
	Rs 1000,000,000 and above	Monthly	0.0051	0.0051	0.0055
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0048	0.0048	0.0053
	Rs 5,000,000 to 9,999,999	Quarterly	0.0048	0.0048	0.0053
	Rs 10,000,000 to 24,999,999	Quarterly	0.0049	0.0049	0.0053
	Rs 25,000,000 to 49,999,999	Quarterly	0.0049	0.0049	0.0054
	Rs 50,000,000 to 99,999,999	Quarterly	0.0049	0.0049	0.0054
	Rs 100,000,000 to 249,999,999	Quarterly	0.0050	0.0050	0.0054
	Rs 250,000,000 to 499,999,999	Quarterly	0.0050	0.0050	0.0055
	Rs 500,000,000 to 999,999,999	Quarterly	0.0051	0.0051	0.0055
	Rs 1000,000,000 and above	Quarterly	0.0051	0.0051	0.0055
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.0048	0.0048	0.0053
	Rs 5,000,000 to 9,999,999	At Half yearly	0.0049	0.0049	0.0053
	Rs 10,000,000 to 24,999,999	At Half yearly	0.0049	0.0049	0.0054
	Rs 25,000,000 to 49,999,999	At Half yearly	0.0049	0.0049	0.0054
	Rs 50,000,000 to 99,999,999	At Half yearly	0.0050	0.0050	0.0054
	Rs 100,000,000 to 249,999,999	At Half yearly	0.0050	0.0050	0.0055
	Rs 250,000,000 to 499,999,999	At Half yearly	0.0051	0.0051	0.0055
	Rs 500,000,000 to 999,999,999	At Half yearly	0.0051	0.0051	0.0055
	Rs 1000,000,000 and above	At Half yearly	0.0052	0.0052	0.0056
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Annually	0.0049	0.0049	0.0053
	Rs 5,000,000 to 9,999,999	At Annually	0.0049	0.0049	0.0054
	Rs 10,000,000 to 24,999,999	At Annually	0.0049	0.0049	0.0054
	Rs 25,000,000 to 49,999,999	At Annually	0.0050	0.0050	0.0054
	Rs 50,000,000 to 99,999,999	At Annually	0.0050	0.0050	0.0055
	Rs 100,000,000 to 249,999,999	At Annually	0.0051	0.0051	0.0055
	Rs 250,000,000 to 499,999,999	At Annually	0.0051	0.0051	0.0055
	Rs 500,000,000 to 999,999,999	At Annually	0.0052	0.0052	0.0056
	Rs 1000,000,000 and above	At Annually	0.0052	0.0052	0.0056

Products	Tiers	Payment Frequency	Sep 2025	Oct 2025	Nov 2025
2 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0049	0.0049	0.0054
	Rs 5,000,000 to 9,999,999	At Maturity	0.0049	0.0049	0.0054
	Rs 10,000,000 to 24,999,999	At Maturity	0.0050	0.0050	0.0054
	Rs 25,000,000 to 49,999,999	At Maturity	0.0050	0.0050	0.0055
	Rs 50,000,000 to 99,999,999	At Maturity	0.0051	0.0051	0.0055
	Rs 100,000,000 to 249,999,999	At Maturity	0.0051	0.0051	0.0055
	Rs 250,000,000 to 499,999,999	At Maturity	0.0052	0.0052	0.0056
	Rs 500,000,000 to 999,999,999	At Maturity	0.0052	0.0052	0.0056
	Rs 1000,000,000 and above	At Maturity	0.0052	0.0052	0.0057
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	Quarterly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	At Half yearly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	At Annually	0.0043	0.0043	0.0049
	0 - 9,999,999,999	At Maturity	0.0043	0.0043	0.0049
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	Quarterly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	At Half yearly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	At Annually	0.0043	0.0043	0.0049
	0 - 9,999,999,999	At Maturity	0.0043	0.0043	0.0049
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0044	0.0043	0.0050
	0 - 9,999,999,999	Quarterly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	At Half yearly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	At Annually	0.0043	0.0043	0.0049
	0 - 9,999,999,999	At Maturity	0.0043	0.0043	0.0049
PROFIT SHARING RATIO					
Rabbul Maal (Depositor)			60%	60%	60%
Mudarih (Bank)			40%	40%	40%



BML
ISLAMIC BANKING
اسلامک بینکنگ

بنک مکرمہ
Bank Makramah Ltd.

Date 28-Oct-25

BANK MAKRAMAH LIMITED

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2025

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	Sep 2025	Oct 2025	Nov 2025
Bachat Savings Account (BSA)	All	Six monthly	0.2011	0.2020	0.2009
1 Month Investment	5,000 & Above	At Maturity	0.2017	0.2028	0.2007
3 Months Investment	5,000 & Above	At Maturity	0.2012	0.2021	0.2011
6 Months Investment	5,000 & Above	At Maturity	0.1958	0.1903	0.1956
1 Year - Investment	5,000 & Above	At Maturity	0.2001	0.2028	0.2018

PROFIT SHARING RATIO

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