





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.				1		
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	
	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	
Bachat Savings Account	Rs 25,000,000 to 49,999,999	Six monthly	0.0069	0.0069	0.0056	
(BSA)	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	
	Ks 500,000,000 tild toove	SIX Monuny	0.0007	0.0007	0.0050	
	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	
Daily Savings Account	Rs 25,000,000 to 49,999,999	Monthly	0.0069	0.0069	0.0056	
(DSA)	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	
	Rs 1000,000,000 and above	Woltuny	0.0007	0.0007	0.0030	
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	
	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	
BML Classic Account	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	0.0001	0.0001	0.0001	
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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	0 - 999,999	Monthly	0.0069	0.0069	0.0056	
Account	1.000.000 - 9.999.999.999	Monthly	0.0069	0.0069	0.0056	
Account	1,000,000 - 2,227,999,999	Monuny	0.0009	0.0009	0.0030	

Products	Tiers	Payment Frequency	Sep 2025	Oct 2025	Nov 2025
	Rs 10,000 to 4,999,999	At Maturity	0.0058	0.0058	0.0051
1 Month Islamic Savings Certificate	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
<u> </u>	Rs 250,000,000 to 499,999,999 Rs 500,000,000 to 999,999,999	At Maturity At Maturity	0.0063	0.0063 0.0064	0.0055 0.0055
 	Rs 1000,000,000 and above	At Maturity At Maturity	0.0064 0.0065	0.0064	0.0056
	Ks 1000,000,000 and above	At Maturity	0.0003	0.0003	0.0050
<u>_</u>	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
2 Months Islamic Savings	Rs 25,000,000 to 49,999,999	At Maturity	0.0060	0.0060	0.0052
Certificate	Rs 50,000,000 to 99,999,999 Rs 100,000,000 to 249,999,999	At Maturity	0.0061	0.0061 0.0062	0.0053 0.0054
-	Rs 250,000,000 to 499,999,999	At Maturity At Maturity	0.0062	0.0062	0.0054
F	Rs 500,000,000 to 999,999,999	At Maturity At Maturity	0.0064	0.0063	0.0055
-	Rs 1000,000,000 and above	At Maturity At Maturity	0.0065	0.0065	0.0056
	KS 1000,000,000 and above	The Maturity	0.0003	0.0003	0.0050
	Rs 10,000 to 4,999,999	At Maturity	0.0053	0.0053	0.0053
<u> </u>	Rs 5,000,000 to 9,999,999	At Maturity	0.0053	0.0053	0.0053
<u> </u>	Rs 10,000,000 to 24,999,999	At Maturity	0.0053	0.0053	0.0054
3 Months Islamic Savings	Rs 25,000,000 to 49,999,999	At Maturity	0.0054	0.0054	0.0054
Certificate	Rs 50,000,000 to 99,999,999 Rs 100,000,000 to 249,999,999	At Maturity	0.0054	0.0054	0.0054
<u> </u>	Rs 100,000,000 to 249,999,999 Rs 250,000,000 to 499,999,999	At Maturity At Maturity	0.0055	0.0055	0.0055
 	Rs 500,000,000 to 499,999,999 Rs 500,000,000 to 999,999,999	At Maturity At Maturity	0.0055 0.0056	0.0055 0.0056	0.0055
-	Rs 1000,000,000 and above	At Maturity At Maturity	0.0056	0.0056	0.0056
			1		
-	Rs 25,000 to 4,999,999	Monthly	0.0052	0.0052	0.0053
<u> </u>	Rs 5,000,000 to 9,999,999 Rs 10,000,000 to 24,999,999	Monthly Monthly	0.0052 0.0053	0.0052 0.0053	0.0053 0.0053
-	Rs 10,000,000 to 24,999,999 Rs 25,000,000 to 49,999,999	Monthly	0.0053	0.0053	0.0053
3 Months Islamic Savings	Rs 50,000,000 to 99,999,999	Monthly	0.0054	0.0054	0.0054
Certificate —	Rs 100,000,000 to 249,999,999	Monthly	0.0054	0.0054	0.0054
F	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
	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
6 Months Islamic Savings	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0054
Certificate —	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
	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
<u> </u>	Rs 10,000,000 to 24,999,999	Monthly	0.0052	0.0052	0.0053
6 Months Islamic Savings	Rs 25,000,000 to 49,999,999	Monthly	0.0053	0.0053	0.0053
Certificate	Rs 50,000,000 to 99,999,999 Rs 100,000,000 to 249,999,999	Monthly	0.0053	0.0053	0.0054 0.0054
	Rs 250,000,000 to 249,999,999 Rs 250,000,000 to 499,999,999	Monthly Monthly	0.0054 0.0054	0.0054 0.0054	0.0054
	Rs 500,000,000 to 999,999,999	Monthly	0.0055	0.0054	0.0055
	Rs 1000,000,000 and above	Monthly	0.0055	0.0055	0.0055
	D- 05 000 : 4 000 000	0	0.0050	0.0050	0.0052
	Rs 25,000 to 4,999,999	Quarterly	0.0052	0.0052	0.0052
	Rs 5,000,000 to 9,999,999 Rs 10,000,000 to 24,999,999	Quarterly Quarterly	0.0052 0.0053	0.0052 0.0053	0.0053
	Rs 10,000,000 to 24,999,999 Rs 25,000,000 to 49,999,999	Quarterly	0.0053	0.0053	0.0053
6 Months Islamic Savings	Rs 50,000,000 to 99,999,999	Quarterly	0.0054	0.0053	0.0054
Certificate —	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
	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
 				0.0053	0.0057
<u> </u>	Rs 25,000,000 to 49,999,999	Monthly	0.0053	0.0055	
1 Year - Islamic Savings		Monthly Monthly	0.0053	0.0053	0.0057
1 Year - Islamic Savings Certificate	Rs 25,000,000 to 49,999,999				
	Rs 25,000,000 to 49,999,999 Rs 50,000,000 to 99,999,999	Monthly	0.0053	0.0053	0.0057
	Rs 25,000,000 to 49,999,999 Rs 50,000,000 to 99,999,999 Rs 100,000,000 to 249,999,999	Monthly Monthly	0.0053 0.0054	0.0053 0.0054	0.0057 0.0058

Products	Tiers	Payment Frequency	Sep 2025	Oct 2025	Nov 2025
	Rs 25,000 to 4,999,999	Quarterly	0.0052	0.0052	0.0056
1 Year - Islamic Savings Certificate	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 Rs 100,000,000 to 249,999,999	Quarterly Quarterly	0.0054 0.0054	0.0054 0.0054	0.0057 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
	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
1 Year - Islamic Savings	Rs 25,000,000 to 49,999,999	At Half yearly	0.0053	0.0053	0.0057
Certificate	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 Rs 500,000,000 to 999,999,999	At Half yearly	0.0054 0.0055	0.0054 0.0055	0.0058 0.0058
	Rs 1000,000,000 and above	At Half yearly At Half yearly	0.0055	0.0055	0.0059
	K3 1000,000,000 and above	The Flair yearry	0.0055	0.0055	0.0037
	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 Rs 25,000,000 to 49,999,999	At Maturity At Maturity	0.0053 0.0053	0.0053 0.0053	0.0057 0.0057
1 Year - Islamic Savings	Rs 50,000,000 to 99,999,999	At Maturity	0.0054	0.0054	0.0057
Certificate	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
	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
2 Year - Islamic Savings Certificate	Rs 50,000,000 to 99,999,999	Monthly	0.0049	0.0049	0.0054
Cermicale	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
		,			
	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
2 Year - Islamic Savings Certificate	Rs 50,000,000 to 99,999,999	Quarterly	0.0049	0.0049	0.0054
Cermicule	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	0.0050	0.0055
	Rs 1000,000,000 and above	Quarterly	0.0051	0.0051	0.0055
	, ,				
	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
2 Year - Islamic Savings Certificate	Rs 50,000,000 to 99,999,999	At Half yearly	0.0050	0.0050	0.0054
Cermicare	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	0.0051	0.0051	0.0056
<u> </u>	1.0 1000,000,000 and a0000		0.0032	0.0052	0.0050
	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
2 Year - Islamic Savings Certificate	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
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Products	Tiers	Payment Frequency	Sep 2025	Oct 2025	Nov 2025
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-	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
2 Year - Islamic Savings Certificate	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
	0 - 9,999,999,999	Monthly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	Quarterly	0.0043	0.0043	0.0049
3 Years - Islamic Savings Certificate	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
	0 - 9,999,999,999	Monthly	0.0043	0.0043	0.0049
	0 - 9,999,999,999	Quarterly	0.0043	0.0043	0.0049
4 Year - Islamic Savings Certificate	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
_	0 - 9,999,999,999	Monthly	0.0044	0.0043	0.0050
5 Years - Islamic Savings	0 - 9,999,999,999	Quarterly	0.0043	0.0043	0.0049
Certificate _	0 - 9,999,999,999 0 - 9,999,999,999	At Half yearly At Annually	0.0043 0.0043	0.0043 0.0043	0.0049
	0 - 9,999,999,999	At Maturity	0.0043	0.0043	0.0049
	~ ~ ?~~~ ?????????		0.00		
	PROFIT SH	ARING RATIO			
	Rabbul Maal (Depositor)		60%	60%	60%
	Mudarib (Bank)		40%	40%	40%





Date 28-Oct-25

BANK MAKRAMAH LIMITED

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2025

FOREIGN CURRENCY (USD.EURO.GRP & YEN)	
CURRENCY (USD.EURO.GRP & VEN)	FOREIGN
(USD.EURO.GBP & VEN)	CURRENCY
EURO.GRP & VEN)	(USD
& VEN)	EURO GRP
	& VEN

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%		