



**BML**  
ISLAMIC BANKING  
اسلامی بینکاری

**بنک مکرمہ**  
Bank Makramah Ltd.

Date 26-Dec-25

## BANK MAKRAMAH LIMITED

### WEIGHTAGES FOR THE MONTH OF JANUARY 2026

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	Nov 2025	Dec 2025	Jan 2026
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	0.0056	0.0053	0.0053
	Rs 5,000,000 to 9,999,999	Six monthly	0.0056	0.0053	0.0053
	Rs 10,000,000 to 24,999,999	Six monthly	0.0056	0.0053	0.0053
	Rs 25,000,000 to 49,999,999	Six monthly	0.0056	0.0053	0.0053
	Rs 50,000,000 to 99,999,999	Six monthly	0.0056	0.0053	0.0053
	Rs 100,000,000 to 249,999,999	Six monthly	0.0056	0.0053	0.0053
	Rs 250,000,000 to 499,999,999	Six monthly	0.0056	0.0053	0.0053
	Rs 500,000,000 and above	Six monthly	0.0056	0.0053	0.0053
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.0056	0.0053	0.0053
	Rs 100,000 to 999,999	Monthly	0.0056	0.0053	0.0053
	Rs 1,000,000 to 9,999,999	Monthly	0.0056	0.0053	0.0053
	Rs 10,000,000 to 24,999,999	Monthly	0.0056	0.0053	0.0053
	Rs 25,000,000 to 49,999,999	Monthly	0.0056	0.0053	0.0053
	Rs 50,000,000 to 99,999,999	Monthly	0.0056	0.0053	0.0053
	Rs 100,000,000 to 249,999,999	Monthly	0.0056	0.0053	0.0053
	Rs 250,000,000 to 499,999,999	Monthly	0.0056	0.0053	0.0053
	Rs 500,000,000 to 999,999,999	Monthly	0.0056	0.0053	0.0053
	Rs 1000,000,000 and above	Monthly	0.0056	0.0053	0.0053
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	0.0056	0.0053	0.0053
BML Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	0.0056	0.0053	0.0053
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	0.0001	0.0001	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	0.0001	0.0001	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
Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	0.0056	0.0053	0.0053
Hoor Saving Account	0 - 9,999,999,999	Monthly	0.0056	0.0053	0.0053
BML Senior Citizen Savings Account	0 - 999,999	Monthly	0.0056	0.0053	0.0053
	1,000,000 - 9,999,999,999	Monthly	0.0056	0.0053	0.0053

Products	Tiers	Payment Frequency	Nov 2025	Dec 2025	Jan 2026
1 Month Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0051	0.0051	0.0051
	Rs 5,000,000 to 9,999,999	At Maturity	0.0051	0.0052	0.0052
	Rs 10,000,000 to 24,999,999	At Maturity	0.0052	0.0052	0.0052
	Rs 25,000,000 to 49,999,999	At Maturity	0.0053	0.0053	0.0053
	Rs 50,000,000 to 99,999,999	At Maturity	0.0053	0.0054	0.0054
	Rs 100,000,000 to 249,999,999	At Maturity	0.0054	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	0.0055	0.0056	0.0056
	Rs 1000,000,000 and above	At Maturity	0.0056	0.0057	0.0057
2 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0050	0.0051	0.0051
	Rs 5,000,000 to 9,999,999	At Maturity	0.0051	0.0051	0.0051
	Rs 10,000,000 to 24,999,999	At Maturity	0.0052	0.0052	0.0052
	Rs 25,000,000 to 49,999,999	At Maturity	0.0052	0.0053	0.0053
	Rs 50,000,000 to 99,999,999	At Maturity	0.0053	0.0053	0.0053
	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	0.0054	0.0055	0.0055
	Rs 500,000,000 to 999,999,999	At Maturity	0.0055	0.0056	0.0056
	Rs 1000,000,000 and above	At Maturity	0.0056	0.0056	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	0.0054	0.0054
	Rs 10,000,000 to 24,999,999	At Maturity	0.0054	0.0054	0.0054
	Rs 25,000,000 to 49,999,999	At Maturity	0.0054	0.0055	0.0055
	Rs 50,000,000 to 99,999,999	At Maturity	0.0054	0.0055	0.0055
	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	0.0056	0.0056
	Rs 500,000,000 to 999,999,999	At Maturity	0.0055	0.0056	0.0056
	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	0.0053	0.0053	0.0053
	Rs 5,000,000 to 9,999,999	Monthly	0.0053	0.0053	0.0053
	Rs 10,000,000 to 24,999,999	Monthly	0.0053	0.0054	0.0054
	Rs 25,000,000 to 49,999,999	Monthly	0.0054	0.0054	0.0054
	Rs 50,000,000 to 99,999,999	Monthly	0.0054	0.0055	0.0055
	Rs 100,000,000 to 249,999,999	Monthly	0.0054	0.0055	0.0055
	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	0.0056	0.0056
	Rs 1000,000,000 and above	Monthly	0.0055	0.0056	0.0056
6 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	0.0054	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	0.0055	0.0055
	Rs 100,000,000 to 249,999,999	At Maturity	0.0054	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	0.0055	0.0056	0.0056
	Rs 1000,000,000 and above	At Maturity	0.0055	0.0056	0.0056
6 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0052	0.0053	0.0053
	Rs 5,000,000 to 9,999,999	Monthly	0.0053	0.0053	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	0.0054	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	0.0055	0.0055
	Rs 250,000,000 to 499,999,999	Monthly	0.0054	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	0.0055	0.0056	0.0056
6 Months Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0052	0.0053	0.0053
	Rs 5,000,000 to 9,999,999	Quarterly	0.0053	0.0053	0.0053
	Rs 10,000,000 to 24,999,999	Quarterly	0.0053	0.0054	0.0054
	Rs 25,000,000 to 49,999,999	Quarterly	0.0054	0.0054	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	0.0055	0.0055
	Rs 250,000,000 to 499,999,999	Quarterly	0.0055	0.0055	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	0.0056	0.0056
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0056	0.0056	0.0056
	Rs 5,000,000 to 9,999,999	Monthly	0.0056	0.0057	0.0057
	Rs 10,000,000 to 24,999,999	Monthly	0.0057	0.0057	0.0057
	Rs 25,000,000 to 49,999,999	Monthly	0.0057	0.0057	0.0057
	Rs 50,000,000 to 99,999,999	Monthly	0.0057	0.0058	0.0058
	Rs 100,000,000 to 249,999,999	Monthly	0.0058	0.0058	0.0058
	Rs 250,000,000 to 499,999,999	Monthly	0.0058	0.0058	0.0058
	Rs 500,000,000 to 999,999,999	Monthly	0.0058	0.0059	0.0059
	Rs 1000,000,000 and above	Monthly	0.0059	0.0059	0.0059

Products	Tiers	Payment Frequency	Nov 2025	Dec 2025	Jan 2026
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0056	0.0056	0.0056
	Rs 5,000,000 to 9,999,999	Quarterly	0.0056	0.0057	0.0057
	Rs 10,000,000 to 24,999,999	Quarterly	0.0057	0.0057	0.0057
	Rs 25,000,000 to 49,999,999	Quarterly	0.0057	0.0058	0.0058
	Rs 50,000,000 to 99,999,999	Quarterly	0.0057	0.0058	0.0058
	Rs 100,000,000 to 249,999,999	Quarterly	0.0058	0.0058	0.0058
	Rs 250,000,000 to 499,999,999	Quarterly	0.0058	0.0059	0.0059
	Rs 500,000,000 to 999,999,999	Quarterly	0.0058	0.0059	0.0059
	Rs 1000,000,000 and above	Quarterly	0.0059	0.0059	0.0059
1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.0056	0.0056	0.0056
	Rs 5,000,000 to 9,999,999	At Half yearly	0.0056	0.0057	0.0057
	Rs 10,000,000 to 24,999,999	At Half yearly	0.0057	0.0057	0.0057
	Rs 25,000,000 to 49,999,999	At Half yearly	0.0057	0.0058	0.0058
	Rs 50,000,000 to 99,999,999	At Half yearly	0.0057	0.0058	0.0058
	Rs 100,000,000 to 249,999,999	At Half yearly	0.0058	0.0058	0.0058
	Rs 250,000,000 to 499,999,999	At Half yearly	0.0058	0.0059	0.0059
	Rs 500,000,000 to 999,999,999	At Half yearly	0.0058	0.0059	0.0059
	Rs 1000,000,000 and above	At Half yearly	0.0059	0.0059	0.0059
1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0056	0.0056	0.0056
	Rs 5,000,000 to 9,999,999	At Maturity	0.0056	0.0057	0.0057
	Rs 10,000,000 to 24,999,999	At Maturity	0.0057	0.0057	0.0057
	Rs 25,000,000 to 49,999,999	At Maturity	0.0057	0.0058	0.0058
	Rs 50,000,000 to 99,999,999	At Maturity	0.0057	0.0058	0.0058
	Rs 100,000,000 to 249,999,999	At Maturity	0.0058	0.0058	0.0058
	Rs 250,000,000 to 499,999,999	At Maturity	0.0058	0.0059	0.0059
	Rs 500,000,000 to 999,999,999	At Maturity	0.0058	0.0059	0.0059
	Rs 1000,000,000 and above	At Maturity	0.0059	0.0059	0.0059
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.0052	0.0053	0.0053
	Rs 5,000,000 to 9,999,999	Monthly	0.0053	0.0053	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	0.0054	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	0.0055	0.0055
	Rs 250,000,000 to 499,999,999	Monthly	0.0054	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	0.0055	0.0056	0.0056
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.0053	0.0053	0.0053
	Rs 5,000,000 to 9,999,999	Quarterly	0.0053	0.0053	0.0053
	Rs 10,000,000 to 24,999,999	Quarterly	0.0053	0.0054	0.0054
	Rs 25,000,000 to 49,999,999	Quarterly	0.0054	0.0054	0.0054
	Rs 50,000,000 to 99,999,999	Quarterly	0.0054	0.0055	0.0055
	Rs 100,000,000 to 249,999,999	Quarterly	0.0054	0.0055	0.0055
	Rs 250,000,000 to 499,999,999	Quarterly	0.0055	0.0055	0.0055
	Rs 500,000,000 to 999,999,999	Quarterly	0.0055	0.0056	0.0056
	Rs 1000,000,000 and above	Quarterly	0.0055	0.0056	0.0056
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.0053	0.0054	0.0054
	Rs 5,000,000 to 9,999,999	At Half yearly	0.0053	0.0054	0.0054
	Rs 10,000,000 to 24,999,999	At Half yearly	0.0054	0.0054	0.0054
	Rs 25,000,000 to 49,999,999	At Half yearly	0.0054	0.0055	0.0055
	Rs 50,000,000 to 99,999,999	At Half yearly	0.0054	0.0055	0.0055
	Rs 100,000,000 to 249,999,999	At Half yearly	0.0055	0.0055	0.0055
	Rs 250,000,000 to 499,999,999	At Half yearly	0.0055	0.0056	0.0056
	Rs 500,000,000 to 999,999,999	At Half yearly	0.0055	0.0056	0.0056
	Rs 1000,000,000 and above	At Half yearly	0.0056	0.0056	0.0056
2 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Annually	0.0053	0.0054	0.0054
	Rs 5,000,000 to 9,999,999	At Annually	0.0054	0.0054	0.0054
	Rs 10,000,000 to 24,999,999	At Annually	0.0054	0.0055	0.0055
	Rs 25,000,000 to 49,999,999	At Annually	0.0054	0.0055	0.0055
	Rs 50,000,000 to 99,999,999	At Annually	0.0055	0.0055	0.0055
	Rs 100,000,000 to 249,999,999	At Annually	0.0055	0.0056	0.0056
	Rs 250,000,000 to 499,999,999	At Annually	0.0055	0.0056	0.0056
	Rs 500,000,000 to 999,999,999	At Annually	0.0056	0.0056	0.0056
	Rs 1000,000,000 and above	At Annually	0.0056	0.0057	0.0057

Products	Tiers	Payment Frequency	Nov 2025	Dec 2025	Jan 2026
2 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.0054	0.0054	0.0054
	Rs 5,000,000 to 9,999,999	At Maturity	0.0054	0.0055	0.0055
	Rs 10,000,000 to 24,999,999	At Maturity	0.0054	0.0055	0.0055
	Rs 25,000,000 to 49,999,999	At Maturity	0.0055	0.0055	0.0055
	Rs 50,000,000 to 99,999,999	At Maturity	0.0055	0.0056	0.0056
	Rs 100,000,000 to 249,999,999	At Maturity	0.0055	0.0056	0.0056
	Rs 250,000,000 to 499,999,999	At Maturity	0.0056	0.0056	0.0056
	Rs 500,000,000 to 999,999,999	At Maturity	0.0056	0.0057	0.0057
	Rs 1000,000,000 and above	At Maturity	0.0057	0.0057	0.0057
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0049	0.0050	0.0050
	0 - 9,999,999,999	Quarterly	0.0049	0.0050	0.0050
	0 - 9,999,999,999	At Half yearly	0.0049	0.0050	0.0050
	0 - 9,999,999,999	At Annually	0.0049	0.0050	0.0050
	0 - 9,999,999,999	At Maturity	0.0049	0.0050	0.0050
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0049	0.0050	0.0050
	0 - 9,999,999,999	Quarterly	0.0049	0.0050	0.0050
	0 - 9,999,999,999	At Half yearly	0.0049	0.0050	0.0050
	0 - 9,999,999,999	At Annually	0.0049	0.0050	0.0050
	0 - 9,999,999,999	At Maturity	0.0049	0.0050	0.0050
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.0050	0.0050	0.0050
	0 - 9,999,999,999	Quarterly	0.0049	0.0050	0.0050
	0 - 9,999,999,999	At Half yearly	0.0049	0.0050	0.0050
	0 - 9,999,999,999	At Annually	0.0049	0.0050	0.0050
	0 - 9,999,999,999	At Maturity	0.0049	0.0050	0.0050
PROFIT SHARING RATIO					
Rabbul Maal (Depositor)			60%	60%	60%
Mudarib (Bank)			40%	40%	40%



**BML**  
ISLAMIC BANKING  
اسلامک بینکنگ

بنک مکرمہ  
Bank Makramah Ltd.

Date

26-Dec-25

## BANK MAKRAMAH LIMITED

### WEIGHTAGES FOR THE MONTH OF JANUARY 2026

#### FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	Nov 2025	Dec 2025	Jan 2026
Bachat Savings Account (BSA)	All	Six monthly	0.2009	0.2026	0.2025
1 Month Investment	5,000 & Above	At Maturity	0.2007	0.2021	0.2022
3 Months Investment	5,000 & Above	At Maturity	0.2011	0.2027	0.2026
6 Months Investment	5,000 & Above	At Maturity	0.1956	0.1908	0.1907
1 Year - Investment	5,000 & Above	At Maturity	0.2018	0.2018	0.2020

#### PROFIT SHARING RATIO

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