

**BML**بنک مکرمہ  
Bank Makramah Ltd.**INDICATIVE RATE OF PROFIT SHEET (Conventional)****FOR THE PERIOD FROM JANUARY 01, 2026 TO JUNE 30, 2026**

Six Monthly Profit Payment on Average Monthly Balance						
(Please see note below)						
A	Saving Accounts			Rate		
	PLS Saving Account			9.00%		
Profit Payment on Daily Product on Monthly Basis						
(Please see note below)						
B	BML Saving Profitable Account			Rate		
	Deposit Rate			9.00%		
Profit Payment on Hoor Saving on Monthly Basis						
(Please see note below)						
C	BML Saving Profitable Account			Rate		
	Deposit Rate			9.00%		
Short Notice Deposit						
D	Deposit Period			Rate		
	7-29 Days			9.00%		
Profit Payment on Daily Product Paid on Monthly Basis						
E	BML Senior Citizen Account			Rate		
	Upto Rs.1,000,000/-			9.00%		
	Above Rs.1,000,000/-			9.05%		
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	9.00%	-	-	-	
	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	9.00%
Profit Payment on Monthly Basis		
(Please see note below)		
I	BML Advantage Account	1 Year
	Minimum Deposit Amount of Rs.100,000/- and Maximum Deposit Amount of Rs. 10,000,000/-	5.50%
Profit Payment on Monthly Basis		
(Please see note below)		
Six Monthly Profit Payment on Average Monthly Balance		
J	Children Savings Account - Young Bee	Rate
	Deposit Rate	9.00%
Profit Payment on Daily Product Paid on Monthly Basis		
K	BML Daily Stock Account	Rate
	Deposit Rate	9.00%
Profit Payment on Daily Product Paid on Monthly Basis		
L	BML Smart Stock Account	Rate
	Deposit Rate	9.00%
Profit Payment Six Month on Average Balance		
M	BML Asaan Account	Rate
	Deposit Rate	9.00%
Monthly Profit Payment on Average Monthly Balances		
N	Non Resident Pakistani Account	Rate
	Deposit Rate	9.00%
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) These rates will be applicable from **January 1, 2026** for all Saving Accounts.
- 8) For Term Deposits, these rates will be applicable immediately.
- 9) Minimum amount of deposit on mahana amdan scheme will be **Rs. 50,000/-**.