

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

Six Monthly Profit Payment on Average Monthly Balance						
<i>(Please see note below)</i>						
A	Saving Accounts			Rate		
	PLS Saving Account			10.00%		
Profit Payment on Daily Product on Monthly Basis						
<i>(Please see note below)</i>						
B	BML Saving Profitable Account			Rate		
	Deposit Rate			10.00%		
Profit Payment on Hoor Saving on Monthly Basis						
<i>(Please see note below)</i>						
C	BML Saving Profitable Account			Rate		
	Deposit Rate			10.00%		
Short Notice Deposit						
D	Deposit Period			Rate		
	7-29 Days			10.00%		
Profit Payment on Daily Product Paid on Monthly Basis						
E	BML Senior Citizen Account			Rate		
	Upto Rs.1,000,000/-			10.00%		
	Above Rs.1,000,000/-			10.05%		
Term Deposits						
<i>(Please see note below)</i>						
F	Tenor	Profit Payment on Maturity	Profit Payment on Monthly	Profit Payment on Quarterly	Profit Payment on Semi Annually	
	1 Month	10.50%	-	-	-	
	3 Months	10.65%	10.55%	-	-	
	6 Months	10.75%	10.45%	10.65%	-	
	1 Year	11.50%	11.10%	11.20%	11.30%	
	2 Year	8.00%	8.00%	8.00%	8.00%	
	3 Year	8.00%	8.00%	8.00%	8.00%	
	4 Year	8.00%	8.00%	8.00%	8.00%	
	5 Year	8.00%	8.00%	8.00%	8.00%	
	Profit Payment on Monthly Basis					
<i>(Please see note below)</i>						
G	Mahana Amadan	3 Months	6 Months	1 Year	2 Years	3 Years
	Individual	10.65%	10.45%	11.10%	8.00%	8.00%
	Corporate	9.65%	9.45%	10.10%	8.00%	8.00%
	Financial Institutions	9.65%	9.45%	10.10%	8.00%	8.00%

Profit Payment on Monthly Basis	
(Please see note below)	
H	BML Advantage Account
	Minimum Deposit Amount of Rs.100,000/- and Maximum Deposit Amount of Rs. 10,000,000/-
	1 Year
	10.70%
Profit Payment on Monthly Basis	
(Please see note below)	
Six Monthly Profit Payment on Average Monthly Balance	
I	Children Savings Account - Young Bee
	Deposit Rate
	10.00%
Profit Payment on Daily Product Paid on Monthly Basis	
J	BML Daily Stock Account
	Deposit Rate
	10.00%
Profit Payment on Daily Product Paid on Monthly Basis	
K	BML Smart Stock Account
	Deposit Rate
	10.00%
Profit Payment Six Month on Average Balance	
L	BML Asaan Account
	Deposit Rate
	10.00%
Monthly Profit Payment on Average Monthly Balances	
M	Non Resident Pakistani Account
	Deposit Rate
	10.00%
N	Foreign Currency Deposit Rates
	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 **May 01, 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/-**.