



**WEIGHTAGES & PROFIT SHARING RATIOS**  
**MUDARABAH BASED DEPOSITS FOR THE MONTH OF APR 2024**  
 Updated on Ramadan 15, 1445 | Tuesday, March 26, 2024

**PROFIT SHARING RATIO (PSR)**

DEPOSIT POOL(S)	BANK /MUDARIB	FEB 2024	MAR 2024	APR 2024
1. PKR DEPOSITS	BANK (MUDARIB) SHARE	50%	50%	50%
	CUSTOMER (RAB-UL-MAAL) SHARE	50%	50%	50%
2. US DOLLAR DEPOSITS	BANK (MUDARIB) SHARE	75%	75%	75%
	CUSTOMER (RAB-UL-MAAL) SHARE	25%	25%	25%
3. POUND DEPOSITS	BANK (MUDARIB) SHARE	90%	90%	90%
	CUSTOMER (RAB-UL-MAAL) SHARE	10%	10%	10%
4. EURO DEPOSITS	BANK (MUDARIB) SHARE	90%	90%	90%
	CUSTOMER (RAB-UL-MAAL) SHARE	10%	10%	10%

**WEIGHTAGES**

PRODUCTS	Profit Distribution Periods / Tier Groups	FEB 2024	MAR 2024	APR 2024
Rupee Saving Account (SA)	Monthly	0.40	0.40	0.40
Meezan Bachat Account (MBA)	Re.1 - 499.99 K	0.51	0.51	0.51
	500 K & Above	0.42	0.42	0.42
Meezan Kids Club Account	Monthly	0.59	0.59	0.59
Meezan Teens Club Account	Monthly	0.59	0.59	0.59
Meezan Asaan Saving Account	Monthly	0.66	0.66	0.66
Labbaik Saving Asaan	Monthly	0.66	0.66	0.66
Meezan Senior Citizen Account	Monthly	0.59	0.59	0.59
Meezan Women First Account	Monthly	0.59	0.59	0.59
Meezan Kafalah	Monthly	0.53	0.53	0.53
Meezan Kafalah - Multiplier	Monthly	0.55	0.55	0.55
Meezan Payroll Partner (MPP)	Monthly	0.01	0.01	0.01
Meezan Roshan Digital Account (PKR)	Monthly	0.40	0.40	0.40
Meezan Express Saving Account (MEX)	Monthly	0.55	0.55	0.55
Meezan Business Plus	Monthly	0.01	0.01	0.01
Margin Account	Monthly	0.01	0.01	0.01
Karoobar Munafa Account (KMA)	Re.1 - 499.99 M	0.40	0.40	0.40
	500 M - 999.99 M	0.41	0.41	0.41
	1 B - 4.99 B	0.43	0.43	0.43
	5B & Above	0.43	0.43	0.43
Karoobar Munafa Account CLUBBED (KMA CLUBBED)	Re.1 - 499.99 M	0.40	0.40	0.40
	500 M - 999.99 M	0.41	0.41	0.41
	1 B - 4.99 B	0.43	0.43	0.43
	5 B & Above	0.43	0.43	0.43
Meezan Islamic Institutions Deposit Account (MIIDA)	Re.1 - 499.99 M	0.40	0.40	0.40
	500 M & Above	0.40	0.40	0.40
Meezan Islamic Institutions Deposit Account (MIIDA NBF)	Re.1 - 499.99 M	0.40	0.40	0.40
	500 M & Above	0.40	0.40	0.40
Meezan Digi Asaan Account (Digital Onboarding)	Monthly	0.66	0.66	0.66
Meezan Digi Remittance Account (Digital Onboarding)	Monthly	0.66	0.66	0.66
Meezan Freelancer Account (Digital Onboarding)	Monthly	0.66	0.66	0.66
Smart Remittance Wallet	Monthly	0.66	0.66	0.66
Meezan Smart Wallet	Monthly	0.66	0.66	0.66
Smart Asaan Mobile Account	Monthly	0.66	0.66	0.66
MORA Saving Account (MORA-SA)	MORA (SA)-Category I	0.09	0.09	0.09
	MORA (SA)-Category II	0.33	0.33	0.33
	MORA (SA)-Category III	-	-	-
	MORA (SA)-Category IV	0.33	0.33	0.33
Karoobar Munafa Account- PES	Monthly	0.58	0.58	0.58
Islamic Long Term Financing Facility (ILTF)	3 Years (Quarterly) - Textile Sector	0.20	0.20	0.20
	3 Years (Quarterly) - Non-Textile Sector	0.20	0.20	0.20
	5 Years (Quarterly) - Textile Sector	0.12	0.12	0.12
	5 Years (Quarterly) - Non-Textile Sector	0.12	0.12	0.12
	10 Years (Quarterly) - Textile Sector	0.10	0.10	0.10
	10 Years (Quarterly) - Non-Textile Sector	0.10	0.10	0.10
Islamic Financing Facility for Renewable Energy (IFRE)	IFRE-Category I	0.12	0.12	0.12
	IFRE-Category II	0.08	0.08	0.08
	IFRE-Category III	0.12	0.12	0.12
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly	0.04	0.04	0.04
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Quarterly	0.01	0.01	0.01
Islamic Refinance Facility for Modernization of SMEs ( IRFMS)	Quarterly	0.07	0.07	0.07
Islamic Financing Facility for Storage of Agricultural Produce (IFFSAP)	Quarterly	0.08	0.08	0.08
Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs (IRCGS-WE)	Quarterly	0.01	0.01	0.01
Islamic SME Asaan Finance Scheme (I-SAAF) - Old Cases	Quarterly	0.04	0.04	0.04
Islamic SME Asaan Finance Scheme (I-SAAF) - New Cases	Quarterly	0.11	0.11	0.11
Islamic Refinance Scheme for Working Capital Financing (IWCF)	Quarterly	0.07	0.07	0.07



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PRODUCTS	Profit Distribution Periods / Tier Groups	FEB 2024	MAR 2024	APR 2024
Monthly Mudarabah Certificate (MMC)	50K & Above	0.42	0.42	0.42
COII 3 Months (Maturity)	50K & Above	0.43	0.43	0.43
COII 6 Months (Maturity)	50K & Above	0.44	0.44	0.44
COII 1 Year (Monthly)	50K & Above	0.62	0.62	0.62
COII 1 Year (Maturity)	50K & Above	0.66	0.66	0.66
COII 1 Year - Senior (Monthly)	50K & Above	0.70	0.70	0.70
COII 1 Year - Senior (Maturity)	50K & Above	0.73	0.73	0.73
COII 1.5 Years (Monthly)	50K & Above	0.60	0.60	0.60
COII 1 Year* (Quarterly)	50K - 0.99M	0.23	0.23	0.23
	1M - 9.99M	0.24	0.24	0.24
	10M - 49.99M	0.25	0.25	0.25
	50M - 99.99M	0.22	0.22	0.22
	100M - 499.99	0.22	0.22	0.22
	500M - 999.99M	0.22	0.22	0.22
	1B & Above	0.22	0.22	0.22
COII 2 Years*	Monthly	0.56	0.56	0.56
COII 2 Years*	Quarterly	0.56	0.56	0.56
COII 2 Years*	Maturity	0.56	0.56	0.56
COII 3 Years*	Monthly	0.56	0.56	0.56
COII 3 Years*	Quarterly	0.56	0.56	0.56
COII 3 Years*	Maturity	0.56	0.56	0.56
COII 5 Years*	Monthly	0.56	0.56	0.56
COII 5 Years*	Quarterly	0.56	0.56	0.56
COII 5 Years*	Maturity	0.56	0.56	0.56
Meezan Aamdan Certificate (MAC)	5.5 Yrs	0.56	0.56	0.56
	5.5 Yrs - Senior	0.61	0.61	0.61
	7 Yrs	0.57	0.57	0.57
	7 Yrs - Senior	0.63	0.63	0.63
Meezan Bank Limited Additional Tier I - Sukuk	Monthly	0.82	0.82	0.82
Meezan Bank Limited Tier II - Sukuk (Second Tranche)	Six Monthly	0.83	0.83	0.82
Meezan Bank Limited Tier II - Sukuk (Third Tranche)	Six Monthly	0.80	0.80	0.80
US Dollar Saving Account	Monthly	0.58	0.58	0.58
Meezan Roshan Digital Account (US Dollar)	Monthly	0.58	0.58	0.58
Meezan Roshan Resident Account (US Dollar)	Monthly	0.58	0.58	0.58
Margin Account (US Dollar)	Monthly	0.02	0.02	0.02
Meezan Women First Account (US Dollar)	Monthly	0.58	0.58	0.58
Pound Saving Account	Monthly	0.27	0.27	0.27
Meezan Roshan Digital Account (GBP)	Monthly	0.27	0.27	0.27
Meezan Roshan Resident Account (GBP)	Monthly	0.27	0.27	0.27
Meezan Women First Account (GBP)	Monthly	0.27	0.27	0.27
Euro Saving Account	Monthly	0.27	0.27	0.27
Meezan Roshan Digital Account (EURO)	Monthly	0.27	0.27	0.27
Meezan Roshan Resident Account (EURO)	Monthly	0.27	0.27	0.27
Meezan Women First Account (EURO)	Monthly	0.27	0.27	0.27
Meezan Digi Freelancer Account-USD (Digital Onboarding)	Monthly	0.58	0.58	0.58
Meezan Digi Freelancer Account-GBP (Digital Onboarding)	Monthly	0.27	0.27	0.27
Meezan Digi Freelancer Account-EURO (Digital Onboarding)	Monthly	0.27	0.27	0.27
US Dollar Mudarabah Certificate (DMC) \$. 10 K & Above	COII 3 Months - Maturity	0.60	0.60	0.60
US Dollar Mudarabah Certificate (DMC) \$. 10 K & Above	COII 6 Months - Maturity	0.65	0.65	0.65
US Dollar Mudarabah Certificate (DMC) \$. 10 K & Above	COII 1 Year - Six Monthly	0.80	0.80	0.80
US Dollar Mudarabah Certificate (DMC) \$. 10 K & Above	COII 1 Year - Maturity	0.82	0.82	0.82
US Dollar Mudarabah Certificate (DMC) \$. 10 K & Above	COII 3 Years - Six Monthly	0.84	0.84	0.84
US Dollar Mudarabah Certificate (DMC) \$. 10 K & Above	COII 3 Years - Maturity	0.85	0.85	0.85

NOTE 1: \*COII 1 Year (Quarterly) , COII 2, 3 & 5 Years (Monthly, Quarterly & Maturity) stand discontinued; which includes both fresh booking and Roll-over.

NOTE 2: Weightage of a product category remains the same, in case account is opened through MBL Branch network or Digital onboarding channels.