



Rupee Saving Account - SA (Profit eligibility from Re 1, Account Opening with Rs. 100)												
Payment	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Monthly	4.77%	4.50%	4.50%	4.50%	4.51%	4.50%	4.20%	4.26%	4.25%	4.24%	4.26%	4.27%
Labbaik Saving Aasaan ( Minimum Investment Rs. 1,000/- Profit eligibility from Re 1)												
Payment	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Monthly	6.27%	6.27%	6.27%	6.26%	6.27%	6.24%	6.16%	6.33%	6.31%	6.24%	6.21%	6.28%
Meezan Business Plus (Minimum Investment Rs. 100/-, Free Services eligibility from Rs. 25000, Profit eligibility from Re 1)												
Payment	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Monthly	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Meezan Kids Club Account (Minimum Investment Rs. 500/-, Profit eligibility from Re 1)												
Payment	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Monthly	5.23%	5.24%	5.27%	5.26%	5.21%	5.28%	5.18%	5.27%	5.25%	5.24%	5.26%	5.28%
Meezan Teens Club Account (Minimum Investment Rs. 1,000/-, Profit eligibility from Re 1)												
Payment	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Monthly	5.23%	5.24%	5.27%	5.26%	5.21%	5.28%	5.18%	5.27%	5.25%	5.24%	5.26%	5.28%
Meezan Kafalah (Minimum Investment Rs. 24,000/-, Profit eligibility from Re 1)												
Payment										Oct-13	Nov-13	Dec-13
Monthly										6.00%	5.97%	5.99%
Margin Account												
Payment												Dec-13
Monthly												0.06%
Karobari Munafa Account - KMA ( Minimum Investment Rs.1 M, Profit eligibility from Re 1)												
Amount	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Re.1 - 9.99 M	4.89%	4.90%	4.91%	4.85%	4.86%	4.92%	4.78%	4.91%	4.90%	4.88%	4.85%	4.92%
10 M - 24.99 M	5.29%	5.24%	5.33%	5.26%	5.27%	5.34%	5.18%	5.33%	5.31%	5.29%	5.26%	5.33%
25 M - 49.99 M			6.04%	5.96%	5.97%	6.00%	5.87%	6.04%	6.02%	6.00%	5.97%	5.99%
50 M - 99.99 M	5.75%	5.76%	7.04%	6.96%	6.97%	7.02%	6.85%	7.04%	7.02%	7.00%	6.98%	6.99%
100 M - 199.99 M	6.09%	6.10%	7.28%	7.25%	7.26%	7.26%	7.13%	7.34%	7.32%	7.24%	7.21%	7.23%
200 M - 299.99 M			7.52%	7.72%	7.73%	7.86%	7.71%	7.93%	7.91%	7.88%	7.80%	7.88%
300 M - 499.99 M						8.10%	7.88%	8.05%	8.03%	8.00%	7.98%	8.00%
500 M - 999.99 M			7.99%	8.36%	8.37%	8.40%	8.11%	8.35%	8.32%	8.24%	8.22%	8.24%
1 B - 1999.9 M			8.52%	9.95%	8.96%	9.00%	8.57%	8.82%	8.79%	8.76%	8.75%	8.77%
2B & Above					9.25%	9.30%	8.86%	9.06%	9.03%	9.00%	8.99%	9.01%
Karobari Munafa Account Plus - KMA + ( Minimum Investment Rs. 300 M; Profit eligibility from Re 1)												
Amount	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Re.1 - 9.99 M	4.89%	4.90%	4.91%	4.85%	4.86%	4.92%	4.78%	4.91%	4.90%	4.88%	4.85%	4.92%
10 M - 49.99 M	5.29%	5.24%	5.27%	5.26%	5.27%	5.28%	5.18%	5.33%	5.31%	5.24%	5.26%	5.28%
50 M - 99.99 M	5.75%	5.76%	5.80%	5.73%	5.74%	5.76%	5.64%	5.80%	5.78%	5.76%	5.73%	5.75%
100 M - 199.99 M	6.09%	6.10%	6.10%	6.08%	6.09%	6.12%	5.98%	6.16%	6.14%	6.06%	6.09%	6.11%
200 M & Above	6.09%	6.10%	6.10%	-	6.09%	6.12%	-	6.16%	-	6.12%	6.09%	6.11%
Karobari Munafa Account- CLUBBED												
Amount										Oct-13	Nov-13	Dec-13
Re.1 - 249.99 M										7.00%	6.98%	6.99%
250 M - 499.99 M										7.25%	-	7.23%
500 M - 749.99 M										7.50%	7.45%	7.53%
750 M - 999.99 M										7.75%	-	-
1B -1.99 B										8.00%	8.75%	8.54%
2 B & Above										-	8.99%	8.77%
Meezan Islamic Institutions Deposit Account - MIIDA ( Minimum Investment Rs. 10 M )												
Amount	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
10 M - 199.9 M	4.77%	4.73%	4.73%	4.74%	4.74%	4.74%	4.66%	4.79%	4.78%	4.76%	4.73%	4.74%
200 M - 399.9 M	-	5.24%	5.27%	5.26%	5.21%	5.28%	5.18%	4.79%	5.25%	5.24%	-	5.28%
400 M - 499.9 M	-	-	-	-	5.67%	-	-	-	-	-	5.26%	-
500 M - 999.9 M	-	-	-	-	-	7.00%	6.85%	7.04%	-	7.00%	6.98%	6.99%
1 B & Above	-	-	-	-	-	7.50%	7.36%	7.58%	7.55%	7.53%	7.45%	7.53%
Meezan Bachat Account - MBA ( Minimum Investment Rs. 50,000/-, Profit eligibility from Re 1)												
Amount	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Re.1 - 24.99 K	3.51%	3.53%	3.49%	3.51%	3.51%	3.48%	3.45%	3.55%	3.54%	3.53%	-	-
25K-49.99K	5.06%	5.07%	5.09%	5.03%	5.04%	5.04%	4.95%	5.09%	5.07%	5.06%	3.49%	3.50%
50 K - 199.99 K											5.03%	5.04%
200 K - 499.99 K	5.46%	5.47%	5.44%	5.44%	5.45%	5.46%	5.35%	5.50%	5.49%	5.47%	5.44%	5.45%
500 K - 1 M	6.44%	6.44%	5.44%	6.37%	6.38%	7.44%	6.85%	7.04%	7.02%	7.00%	-	-
1 M- 5 Mn	3.51%	3.53%	3.49%	3.51%	3.51%	3.48%	3.45%	3.55%	3.54%	3.53%	6.98%	6.99%
5 M-25M	3.51%	3.53%	3.49%	3.51%	3.51%	3.48%	3.45%	3.55%	3.54%	3.53%	-	-
Above 25M											4.26%	4.27%

Profit Rates are per annum and declare on Monthly basis.



## Certificate Of Islamic Investment - COII ( Minimum Investment Rs. 50,000/- Profit Payment Maturity )

Tenures	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
3 Months	6.09%	6.10%	6.10%	6.26%	6.27%	6.24%	6.16%	6.33%	6.31%	6.24%	6.21%	6.28%
6 Months	6.38%	6.38%	6.39%	6.49%	6.50%	6.54%	6.39%	6.57%	6.55%	6.53%	6.50%	6.52%
1 Year	7.76%	7.75%	7.75%	7.72%	7.73%	7.80%	7.36%	7.58%	7.55%	7.53%	7.45%	7.53%
2 Year	7.93%	7.98%	7.99%	7.95%	7.91%	7.98%	7.82%	7.99%	7.97%	7.94%	7.92%	7.94%
3 Year	7.99%	8.04%	7.99%	7.95%	7.96%	8.04%	7.88%	8.05%	8.03%	8.00%	7.98%	8.00%
5 Year	9.03%	9.00%	8.99%	9.01%	8.96%	9.00%	8.86%	9.06%	9.03%	9.00%	8.99%	9.01%

## Certificate Of Islamic Investment - COII ( Minimum Investment Rs. 50,000/- Profit Payment Quarterly )

Tenures	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sept	Oct-13	Nov-13	Dec-13
1 Year	6.73%	6.78%	6.75%	6.96%	6.97%	7.02%	6.79%	6.98%	6.96%	6.88%	6.86%	6.94%
2 Year	7.13%	7.18%	7.16%	7.13%	7.14%	7.14%	7.02%	7.22%	7.20%	7.18%	7.15%	7.17%
3 Year	7.65%	7.64%	7.69%	7.60%	7.61%	7.68%	7.54%	7.69%	7.67%	7.65%	7.63%	7.65%
5 Year	8.91%	8.89%	8.94%	8.89%	8.90%	8.94%	8.74%	9.00%	8.97%	8.88%	8.87%	8.89%

## Certificate Of Islamic Investment - COII ( Minimum Investment Rs. 200,000/- Profit Payment Monthly )

Tenures	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
1 Year	6.73%	6.72%	6.75%	6.72%	6.73%	6.78%	6.50%	6.63%	6.61%	6.59%	6.56%	6.58%
2 Year	6.90%	6.90%	6.92%	6.90%	6.91%	6.90%	6.79%	6.98%	6.96%	6.88%	6.86%	6.88%
3 Year	7.47%	7.47%	7.46%	7.43%	7.44%	7.44%	7.31%	7.52%	7.49%	7.47%	7.45%	7.47%
5 Year	8.51%	8.49%	8.52%	8.48%	8.49%	8.52%	8.34%	8.58%	8.56%	8.53%	8.45%	8.54%

## Certificate Of Islamic Investment for Islamic Financial Institution-COII-IFI ( Minimum Investment Rs. 200 Million/- Profit Payment Monthly )

Tenure	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
1 month								7.81%	-	7.75%	7.75%	7.76%
3 month								8.05%	-	8.00%	-	-

## Monthly Mudarbah Certificate - MMC ( Minimum Investment Rs. 100,000/- Profit Payment Monthly )

Amount	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
100K & above	5.78%	5.53%	6.04%	5.96%	5.97%	6.00%	5.87%	6.04%	6.02%	6.00%	5.97%	5.99%

## PLUS Category Minimum Investment Rs. 3 Million/- &amp; above

Amount	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
MMC Plus (3M- 1.99 B)			7.28%	7.25%	7.26%	7.50%	7.13%	7.34%	7.32%	7.24%	7.45%	7.53%
MMC Plus (2.0B & Above)				-	-	-	9.43%	9.12%	9.09%	8.80%	-	-
COII Plus - 3 Months				7.72%	7.73%	7.92%	7.54%	7.75%	7.73%	7.71%	7.98%	8.00%
COII Plus - 6 Months				7.95%	7.96%	8.10%	7.77%	7.99%	7.97%	7.88%	8.10%	8.12%
COII Plus - 1 Year Monthly				8.42%	8.37%	8.64%	8.23%	8.46%	8.44%	8.41%	8.40%	8.42%
COII Plus - 1 Year Quaterly				8.60%	8.61%	8.76%	8.46%	8.70%	8.67%	8.59%	8.54%	8.59%
COII Plus - 1 Year Maturity				8.71%	8.73%	9.00%	8.57%	8.82%	8.79%	8.76%	9.05%	9.13%

## Meezan Aamdand Certificate - MAC ( Minimum Investment Rs. 100,000/- Profit Payment Monthly )

Tenure	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
5 - 1 / 2 Yrs	8.74%	8.78%	8.76%	8.71%	8.73%	8.76%	8.34%	8.58%	8.56%	8.53%	8.45%	8.54%
7 Yrs	9.72%	9.74%	9.76%	9.71%	9.72%	9.72%	9.32%	9.59%	9.56%	9.53%	9.46%	9.48%

Note:

Profit Rates are per anum and declare on Monthly basis.



## Foreign Currency Deposit Pools for USD, GBP & EURO

### US Dollar Saving Account (DSA)

#### Dollar Saving Account - DSA ( Minimum investment \$.100/- Profit Payment Monthly )

Payment	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Monthly	0.98%	1.10%	0.84%	0.95%	0.87%	0.54%	0.53%	0.71%	0.71%	0.67%	0.68%	0.58%

### US Dollar Mudarabah Certificate (DMC)

#### Dollar Mudarabah Certificate - DMC ( Minimum Investment \$. 10,000/- )

##### 10 K - 49.9 K

Tenures	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
COII 3 Months - Maturity	1.68%	1.87%	1.43%	1.63%	1.49%	0.93%	0.91%	1.21%	1.22%	1.14%	1.16%	0.99%
COII 6 Months - Maturity	1.83%	2.05%	1.56%	1.77%	1.62%	1.01%	0.99%	1.32%	1.33%	1.25%	1.27%	1.08%
COII 1 Year - Six Monthly	1.90%	2.12%	1.61%	1.84%	2.30%	1.44%	1.41%	1.87%	1.88%	1.76%	1.80%	1.53%
COII 1 Year - Maturity	1.98%	2.22%	1.69%	1.92%	2.37%	1.49%	1.45%	1.93%	1.94%	1.82%	1.86%	1.58%
COII 3 Years - Six Monthly	2.05%	2.29%	1.74%	1.98%	2.43%	1.52%	1.49%	1.98%	1.99%	1.87%	1.90%	1.61%
COII 3 Years - Maturity	2.13%	2.39%	1.82%	2.07%	2.51%	1.57%	1.54%	2.05%	2.05%	1.93%	1.97%	1.67%

#### Dollar Mudarabah Certificate - DMC ( Minimum Investment \$. 50,000/- )

##### 50 K & Above

Tenures	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
COII 3 Months - Maturity	1.90%	2.12%	1.61%	1.84%	1.68%	1.05%	1.03%	1.37%	1.37%	1.29%	1.32%	1.12%
COII 6 Months - Maturity	1.98%	2.22%	1.69%	1.92%	1.76%	1.10%	1.08%	1.43%	1.44%	1.35%	1.38%	1.17%
COII 1 Year - Six Monthly	2.05%	2.29%	1.74%	1.98%	2.43%	1.52%	1.49%	1.98%	1.99%	1.87%	1.90%	1.61%
COII 1 Year - Maturity	2.13%	2.39%	1.82%	2.07%	2.51%	1.57%	1.54%	2.05%	2.05%	1.93%	1.97%	1.67%
COII 3 Years - Six Monthly	2.20%	2.46%	1.87%	2.13%	2.57%	1.61%	1.57%	2.09%	2.10%	1.97%	2.01%	1.70%
COII 3 Years - Maturity	2.24%	2.51%	1.91%	2.17%	2.60%	1.63%	1.60%	2.12%	2.13%	2.00%	2.04%	1.73%

### Meezan Pound Saving Account

#### Meezan Pound Saving Account - MPSA ( Minimum investment £.100/- Profit Payment Monthly )

Payment	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Monthly	0.67%	0.66%	0.52%	0.45%	0.48%	0.50%	0.51%	1.89%	1.42%	1.27%	1.72%	3.35%

### Meezan Euro Saving Account

#### Meezan Euro Saving Account - MESA (Minimum investment € .100/- Profit Payment Monthly)

Payment	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Monthly	0.89%	0.86%	0.68%	0.63%	0.63%	0.60%	0.61%	1.14%	0.97%	0.70%	0.80%	1.69%

Note:

Profit Rates are per anum and declare on Monthly basis.