



Rupee Saving Account - SA (Profit eligibility from Re 1, Account Opening with Rs. 100)												
Payment	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Monthly	4.48%	4.48%	4.48%	4.48%	4.48%	4.48%	4.48%	4.48%	4.50%	4.50%	4.51%	4.50%
Labbaik Saving Aasaan ( Minimum Investment Rs. 1,000/- Profit eligibility from Re 1)												
Payment	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Monthly	6.24%	6.24%	6.24%	6.23%	6.24%	6.23%	6.24%	6.25%	6.27%	6.27%	6.28%	6.27%
Meezan Business Plus (Minimum Investment Rs. 100/-, Free Services eligibility from Rs. 25000, Profit eligibility from Re 1)												
Payment	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
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-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Monthly	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.25%	5.26%	5.26%	5.27%	5.26%
Meezan Teens Club Account (Minimum Investment Rs. 1,000/-, Profit eligibility from Re 1)												
Payment	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Monthly	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.25%	5.26%	5.26%	5.27%	5.26%
Meezan Kafalah (Minimum Investment Rs. 24,000/-, Profit eligibility from Re 1)												
Payment	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Monthly	5.99%	5.99%	5.99%	5.98%	5.99%	5.99%	5.99%	6.00%	6.02%	6.02%	6.02%	6.02%
Margin Account												
Payment												Dec-14
Monthly												0.06%
Karobari Munafa Account - KMA ( Minimum Investment Rs.1 M, Profit eligibility from Re 1)												
Amount	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Re.1 - 9.99 M	4.90%	4.90%	4.90%	4.93%	4.93%	4.93%	4.93%	4.94%	4.95%	4.95%	4.96%	4.95%
10 M - 24.99 M	5.32%	5.33%	5.32%	5.35%	5.35%	5.35%	5.35%	5.36%	5.38%	5.38%	5.38%	5.38%
25 M - 49.99 M	5.99%	5.99%	5.99%	5.98%	5.99%	5.99%	5.99%	6.00%	6.02%	6.02%	6.02%	6.02%
50 M - 99.99 M	6.99%	6.99%	6.99%	7.03%	7.03%	7.03%	7.03%	7.04%	7.07%	7.07%	7.08%	7.07%
100 M - 199.99 M	7.24%	7.24%	7.24%	7.27%	7.27%	7.27%	7.27%	7.28%	7.31%	7.31%	7.32%	7.31%
200 M - 299.99 M	7.85%	7.85%	7.85%	7.87%	7.87%	7.87%	7.88%	7.89%	7.91%	7.91%	7.92%	7.91%
300 M - 499.99 M	7.99%	7.99%	7.99%	7.98%	7.98%	7.98%	7.98%	7.99%	8.02%	8.02%	8.03%	8.02%
500 M - 999.99 M	8.24%	8.24%	8.24%	8.23%	8.23%	8.23%	8.23%	8.24%	8.27%	8.27%	8.28%	8.27%
1 B - 1999.9 M	8.75%	8.76%	8.75%	8.77%	8.78%	8.77%	8.78%	8.79%	8.82%	8.82%	8.83%	8.82%
2B - 2.999 B	8.99%	9.00%	8.99%	9.01%	9.02%	-	-	-	-	-	-	-
Karobari Munafa Account Plus - KMA + ( Minimum Investment Rs. 300 M; Profit eligibility from Re 1)												
Amount	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Re.1 - 9.99 M	4.90%	4.90%	4.90%	4.93%	4.93%	4.93%	4.93%	4.94%	4.95%	4.95%	4.96%	4.95%
10 M - 49.99 M	5.25%	5.25%	5.25%	5.29%	5.29%	5.29%	5.29%	5.30%	5.32%	5.32%	5.32%	5.32%
50 M - 99.99 M	5.75%	5.75%	5.75%	-	-	5.75%	-	5.76%	5.78%	5.77%	5.78%	5.78%
100 M - 199.99 M	6.10%	6.11%	6.11%	6.13%	6.13%	6.13%	6.13%	6.14%	6.16%	6.16%	6.17%	6.16%
200 M & Above	-	-	-	-	-	-	-	-	-	-	-	6.16%
Karobari Munafa Account- CLUBBED												
Amount	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Re.1 - 249.99 M	6.99%	6.99%	6.99%	7.03%	7.03%	7.03%	7.03%	7.04%	7.07%	7.07%	7.08%	7.07%
250 M - 499.99 M	7.24%	-	7.24%	7.27%	7.27%	7.27%	7.27%	7.28%	7.31%	7.31%	7.32%	7.31%
500 M - 749.99 M	-	-	-	-	7.51%	-	-	-	7.55%	7.55%	7.56%	7.55%
750 M - 999.99 M	-	-	-	7.73%	7.73%	-	-	-	-	-	-	-
1B -1.99 B	8.51%	8.52%	8.51%	8.53%	8.54%	8.53%	8.54%	8.55%	8.58%	8.58%	8.59%	8.58%
2 B -2.999B	8.75%	8.76%	8.75%	-	-	8.77%	-	-	-	-	8.83%	8.82%
3.0 B & Above	-	-	7.49%	-	-	-	-	-	-	-	-	-
Meezan Islamic Institutions Deposit Account - MIIDA ( Minimum Investment Rs. 10 M )												
Amount	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
10 M - 199.9 M	4.74%	4.75%	4.74%	3.72%	3.73%	3.73%	3.73%	3.73%	3.75%	3.74%	3.75%	3.75%
200 M - 399.9 M	5.26%	5.27%	5.26%	4.27%	4.27%	4.27%	4.27%	4.27%	4.29%	4.29%	4.30%	4.29%
400 M - 499.9 M	-	-	-	-	-	-	-	-	-	-	-	-
500 M - 999.9 M	6.99%	6.99%	6.99%	6.01%	6.01%	6.01%	6.01%	6.02%	6.04%	6.04%	6.05%	6.04%
1 B & Above	-	-	-	-	-	-	-	-	-	-	-	-
MIIDA NBFi (For Non-Banking Financial Institutions)												
Amount				Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Re.1 - 249.99 M				6.01%	6.01%	6.01%	6.01%	6.02%	6.04%	6.04%	6.05%	6.04%
250 M - 499.99 M				6.25%	6.25%	6.25%	6.25%	6.26%	6.28%	6.28%	-	-
500 M - 749.99 M				6.49%	6.49%	6.49%	6.49%	6.50%	6.52%	-	6.53%	-
750 M - 999.99 M				-	7.03%	7.03%	7.03%	7.04%	-	-	-	-
1B -1.99 B				7.51%	7.51%	7.51%	7.51%	-	-	-	-	-
2 B -2.999B				7.75%	7.75%	7.75%	-	-	-	-	-	-
3.0 B & Above				6.73%	6.73%	6.73%	-	-	-	-	-	-
Meezan Bachat Account - MBA ( Minimum Investment Rs. 50,000/-, Profit eligibility from Re 1)												
Amount	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Re.1 - 24.99 K	3.49%	3.50%	3.49%	3.49%	3.49%	3.49%	3.49%	3.50%	3.51%	3.51%	3.51%	3.51%
25K-49.99K	-	-	-	-	-	-	-	-	-	-	-	-
50 K - 199.99 K	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.05%	5.06%	5.06%	5.07%	5.06%
200 K - 499.99 K	5.44%	5.44%	5.44%	5.47%	5.47%	5.47%	5.47%	5.48%	5.50%	5.50%	5.51%	5.50%
500 K - 1 M	-	-	-	-	-	-	7.03%	-	-	7.07%	-	-
1 M - 5 Mn	6.99%	6.99%	6.99%	7.03%	7.03%	7.03%	-	7.04%	7.07%	-	7.08%	7.07%
5 M-25M	-	-	-	-	-	-	-	-	-	-	-	-
Above 25M	4.49%	4.50%	4.49%	4.49%	4.49%	4.49%	4.49%	4.50%	4.51%	4.51%	4.52%	4.51%

Profit Rates are per anum and declared on Monthly basis.



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

Tenures	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
3 Months	6.27%	6.28%	6.27%	6.31%	6.31%	6.31%	6.31%	6.32%	6.34%	6.34%	6.35%	6.34%
6 Months	6.52%	6.52%	6.52%	6.55%	6.55%	6.55%	6.55%	6.56%	6.58%	6.58%	6.59%	6.58%
1 Year	7.49%	7.49%	7.49%	7.51%	7.51%	7.51%	7.51%	7.53%	7.55%	7.55%	7.56%	7.55%
2 Years	7.94%	7.94%	7.94%	7.93%	7.93%	7.93%	7.93%	7.94%	7.97%	7.97%	7.98%	7.97%
3 Years	7.99%	7.99%	7.99%	7.98%	7.98%	7.98%	7.98%	7.99%	8.02%	8.02%	8.03%	8.02%
5 Years	8.99%	8.99%	8.99%	9.01%	9.02%	9.01%	9.02%	9.03%	9.06%	9.06%	9.07%	9.06%

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

Tenures	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
1 Year	6.92%	6.92%	6.92%	6.91%	6.91%	6.91%	6.91%	6.92%	6.95%	6.95%	6.96%	6.95%
2 Years	7.14%	7.14%	7.14%	7.13%	7.13%	7.13%	7.13%	7.14%	7.17%	7.17%	7.18%	7.17%
3 Years	7.64%	7.64%	7.64%	7.63%	7.63%	7.63%	7.63%	7.64%	7.67%	7.67%	7.68%	7.67%
5 Years	8.89%	8.89%	8.89%	8.88%	8.88%	8.88%	8.88%	8.89%	8.92%	8.92%	8.94%	8.92%

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

Tenures	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
1 Year	6.59%	6.59%	6.59%	6.61%	6.61%	6.61%	6.61%	6.62%	6.65%	6.64%	6.65%	6.64%
2 Years	6.88%	6.89%	6.89%	6.91%	6.91%	6.91%	6.91%	6.92%	6.95%	6.95%	6.96%	6.95%
3 Years	7.44%	7.44%	7.44%	7.43%	7.43%	7.43%	7.43%	7.44%	7.47%	7.47%	7.48%	7.47%
5 Years	8.49%	8.49%	8.49%	8.53%	8.54%	8.53%	8.54%	8.55%	8.58%	8.58%	8.59%	8.58%

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

Tenure	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
1 month	7.74%	7.74%	7.74%	6.73%	6.73%	6.73%	-	-	6.77%	6.76%	6.78%	-
3 months	-	-	-	-	-	-	-	-	7.07%	7.07%	7.08%	7.07%
6 months												-
12 months												-

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

Amount	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
100K & above	5.99%	5.99%	5.99%	5.98%	5.99%	5.99%	5.99%	6.00%	6.02%	6.02%	6.02%	6.02%

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

Amount	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
MMC Plus (3M- 1.99 B)	7.49%	7.49%	7.49%	7.51%	7.51%	7.51%	7.51%	7.53%	7.55%	7.55%	7.56%	7.56%
MMC Plus (2.0B & Above)	-	-	-	-	-	-	-	-	-	-	-	-
COII Plus - 3 Months	7.99%	7.99%	7.99%	7.98%	7.98%	7.98%	7.98%	7.99%	8.02%	8.02%	8.03%	8.02%
COII Plus - 6 Months	8.09%	8.09%	8.09%	8.11%	8.11%	8.11%	8.12%	8.13%	8.16%	8.15%	8.17%	8.16%
COII Plus - 1 Year Monthly	8.59%	8.59%	8.59%	8.58%	8.58%	8.58%	8.58%	8.59%	8.62%	8.62%	8.64%	8.62%
COII Plus - 1 Year Quarterly	8.74%	8.74%	8.74%	8.77%	8.78%	8.77%	8.78%	8.79%	8.82%	8.82%	8.83%	8.82%
COII Plus - 1 Year Maturity	9.09%	9.09%	9.09%	9.13%	9.14%	9.13%	9.14%	9.15%	9.18%	9.18%	9.20%	9.18%

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

Tenure	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
5 - 1 / 2 Yrs	8.74%	8.74%	8.74%	8.77%	8.78%	8.77%	8.78%	8.79%	8.82%	8.82%	8.83%	8.82%
7 Yrs	9.73%	9.74%	9.74%	9.73%	9.74%	9.74%	9.74%	9.75%	9.79%	9.79%	9.80%	9.79%

Note:

Profit Rates are per anum and declared 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-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Monthly	0.51%	0.63%	0.52%	0.98%	0.85%	0.67%	0.45%	0.74%	0.85%	0.67%	0.63%	0.78%

### US Dollar Mudarabah Certificate (DMC)

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

10 K - 49.9 K

Tenures	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
COII 3 Months - Maturity	0.88%	1.08%	0.88%	1.68%	1.45%	1.14%	0.77%	1.27%	1.46%	1.15%	1.08%	1.34%
COII 6 Months - Maturity	0.96%	1.17%	0.96%	1.83%	1.59%	1.24%	0.84%	1.39%	1.60%	1.26%	1.18%	1.46%
COII 1 Year - Six Monthly	1.36%	1.66%	1.36%	2.60%	2.25%	1.76%	1.20%	1.97%	2.26%	1.78%	1.67%	2.08%
COII 1 Year - Maturity	1.40%	1.72%	1.41%	2.68%	2.32%	1.82%	1.24%	2.04%	2.34%	1.84%	1.72%	2.14%
COII 3 Years - Six Monthly	1.44%	1.76%	1.44%	2.75%	2.38%	1.86%	1.27%	2.09%	2.39%	1.89%	1.77%	2.20%
COII 3 Years - Maturity	1.48%	1.82%	1.49%	2.84%	2.45%	1.92%	1.31%	2.15%	2.47%	1.95%	1.82%	2.27%

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

50 K & Above

Tenures	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
COII 3 Months - Maturity	0.99%	1.22%	1.00%	1.90%	1.64%	1.29%	0.87%	1.44%	1.65%	1.30%	1.22%	1.52%
COII 6 Months - Maturity	1.04%	1.27%	1.04%	1.99%	1.72%	1.35%	0.91%	1.51%	1.73%	1.36%	1.28%	1.59%
COII 1 Year - Six Monthly	1.44%	1.76%	1.44%	2.75%	2.38%	1.86%	1.27%	2.09%	2.39%	1.89%	1.77%	2.20%
COII 1 Year - Maturity	1.48%	1.82%	1.49%	2.84%	2.45%	1.92%	1.31%	2.15%	2.47%	1.95%	1.82%	2.27%
COII 3 Years - Six Monthly	1.52%	1.86%	1.52%	2.90%	2.51%	1.97%	1.34%	2.20%	2.53%	1.99%	1.86%	2.32%
COII 3 Years - Maturity	1.54%	1.89%	1.55%	2.95%	2.55%	2.00%	1.36%	2.23%	2.56%	2.02%	1.89%	2.35%

### Meezan Pound Saving Account

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

Payment	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Monthly	1.61%	1.71%	0.40%	3.14%	1.66%	1.17%	1.12%	1.99%	2.13%	0.99%	1.05%	2.24%

### Meezan Euro Saving Account

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

Payment	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Monthly	0.78%	2.44%	0.41%	3.11%	1.59%	1.10%	0.96%	1.71%	2.00%	1.22%	0.79%	1.98%

Note:

Profit Rates are per anum and declared on Monthly basis.