



Profit Rates Year-2020

Product	Profit Payment/ Tiers	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Rupee Saving Account(SA)	Monthly	7.05%	7.06%	7.06%	5.45%	4.03%	3.25%	2.75%	2.75%	2.83%	2.76%	2.77%	2.84%
Meezan Roshan Digital Account (PKR)	Monthly								2.75%	2.83%	2.76%	2.77%	2.84%
Smart Remittance Wallet	Monthly	7.05%	7.06%	7.06%	5.45%	4.03%	3.25%	2.75%	2.75%	2.83%	2.76%	2.77%	2.84%
Meezan Express Saving Account (MEX)	Monthly	7.05%	7.06%	7.06%	5.45%	4.03%	3.25%	2.75%	2.75%	2.83%	2.76%	2.77%	2.84%
Meezan Asaan Saving Account	Monthly	7.05%	7.06%	7.06%	5.45%	4.03%	3.25%	2.75%	2.75%	2.83%	2.76%	2.77%	2.84%
Labbaik Saving Asaan	Monthly	7.05%	7.06%	7.06%	5.45%	4.03%	3.25%	2.75%	2.75%	2.83%	2.76%	2.77%	2.84%
Meezan Kids Club Account / Meezan Teens Club Account	Monthly	7.23%	7.25%	7.25%	5.76%	4.25%	3.54%	3.02%	3.02%	3.09%	2.93%	2.95%	3.02%
Islamic Long Term Financing Facility (ILTF)	3 Years Quarterly (Textile Sector)	3.61%	3.44%	3.44%	3.48%	-	-	-	-	-	-	-	-
	3 Years Quarterly (Non-Textile Sector)	4.52%	4.53%	4.53%	4.54%	4.48%	4.53%	4.52%	3.55%	3.53%	4.31%	4.33%	4.44%
	5 Years Quarterly (Textile Sector)	2.53%	2.54%	2.54%	2.57%	2.46%	2.46%	2.48%	2.49%	2.56%	2.50%	2.51%	2.57%
	5 Years Quarterly (Non-Textile Sector)	3.61%	3.44%	3.44%	3.48%	3.47%	3.54%	3.46%	2.49%	2.56%	3.45%	3.47%	3.55%
	10 Years Quarterly (Textile Sector)	2.17%	1.99%	1.99%	1.97%	2.01%	1.97%	2.04%	2.04%	2.03%	1.98%	1.99%	2.04%
	10 Years Quarterly (Non-Textile Sector)	3.07%	3.08%	3.08%	3.03%	3.02%	3.05%	3.02%	2.04%	2.03%	2.85%	2.86%	2.93%
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly										0.95%	0.95%	0.98%
Islamic Financing Facility for Renewable Energy (IFRE)	IFRE-Category I							3.02%	3.02%	3.09%	2.93%	2.95%	3.02%
	IFRE-Category II									2.03%	1.98%	1.99%	2.04%
	IFRE-Category III												
Islamic Refinance Scheme for Payment of Wages & Salaries	Active Tax Payer SME Clients (Quarterly)						0.20%	0.18%	0.18%	0.18%	0.17%	0.17%	0.18%
	Non-active Tax Payer SME Clients (Quarterly)												
	Active Tax Payer Corporate & commercial clients (Quarterly)						0.20%	0.18%	0.18%	0.18%	0.17%	0.17%	0.18%
	Non-active Tax Payer Corporate & commercial clients (Quarterly)												
MORA Saving Account (MORA-SA)	MORA (SA) - Category I			7.43%	7.57%	7.50%	7.48%	7.45%					
	MORA (SA) - Category II					8.50%	8.57%						
	MORA (SA) - Category III												
Meezan Business Plus	Monthly	0.18%	0.18%	0.18%	0.15%	0.11%	0.20%	0.18%	0.18%	0.18%	0.17%	0.17%	0.18%
Margin Account	Monthly	0.18%	0.18%	0.18%	0.15%	0.11%	0.20%	0.18%	0.18%	0.18%	0.17%	0.17%	0.18%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Quarterly					0.11%	0.20%	0.18%	0.18%	0.18%	0.17%	0.17%	0.18%
Meezan Kafalah	Monthly	9.40%	9.42%	9.42%	7.72%	5.48%	4.73%	4.17%	4.27%	4.24%	4.14%	4.16%	4.26%
Meezan Bachat Account (MBA)	Re.1 - 49.99 K												
	50 K - 199.99 K	7.05%	7.06%	7.06%	5.45%	4.03%	3.25%	2.75%	2.75%	2.83%	2.76%	2.77%	2.84%
	200 K - 499.99 K												
	500 K - 25 M	7.23%	7.25%	7.25%	5.76%	4.25%	3.54%	3.02%	3.02%	3.09%	2.93%	2.95%	3.02%
	Above 25M												
Karobari Munafa Account (KMA) (KMA Plus has now been merged into KMA)	Re.1 - 9.99 M	7.05%	7.06%	7.06%	5.45%	4.03%	3.25%	2.75%	2.75%	2.83%	2.76%	2.77%	2.84%
	10 M - 24.99 M	7.23%	7.25%	7.25%	5.76%	4.25%	3.54%	3.02%	3.02%	3.09%	2.93%	2.95%	3.02%
	25 M - 49.99 M												
	50 M - 99.99 M	7.41%	7.43%	7.43%	6.06%	4.25%	3.54%	3.02%	3.11%	3.09%	3.02%	3.03%	3.11%
	100 M - 199.99 M												
	200 M - 299.99 M	7.95%	7.97%	7.97%	6.21%	4.36%	3.64%	3.10%	3.20%	3.18%	3.10%	3.12%	3.20%
	300 M - 499.99 M												
	500 M - 999.99 M	8.31%	8.33%	8.15%	6.82%	4.48%	3.74%	3.46%	3.55%	3.53%	3.45%	3.47%	3.55%
	1 B - 1.99 B	8.49%	8.51%	8.51%	6.97%	5.03%	4.23%	3.99%	4.00%	4.06%	3.97%	3.99%	4.08%
	2B - 4.99 B	9.76%	9.78%	9.78%	8.33%	5.71%	5.32%	5.23%	5.24%	5.30%	5.17%	5.20%	5.33%
	5 B & Above	-	10.33%	10.14%	-	6.04%	5.32%	5.23%	5.24%	5.30%	5.17%	-	-
Karobari Munafa Account - Pakistan Energy Sukuk (KMA - PES)	Monthly	12.29%	12.32%	12.14%	10.00%	7.50%	6.50%	5.50%	5.51%	5.57%	5.43%	5.46%	5.59%
Karobari Munafa Account- CLUBBED (KMA CLUBBED)	Re.1 - 24.99 M												
	25 M - 249.99 M	7.41%	7.43%	7.43%	6.06%	4.48%	3.74%	3.73%	3.73%	3.80%	3.71%	3.73%	3.82%
	250 M - 499.99 M												
	500 M - 749.99 M	8.31%	8.33%	8.15%	6.82%	5.03%	4.23%	4.26%	4.27%	4.33%	-	4.25%	4.35%
	750 M - 999.99 M												
	1B -1.99 B	11.39%	11.59%	11.41%	9.24%	6.49%	5.81%	5.77%	5.51%	5.57%	5.43%	5.46%	5.59%
	2 B -2.99 B												
	3 B - 3.499 B	-	11.59%	11.41%	9.24%	6.49%	5.81%	5.50%	5.51%	5.57%	5.43%	5.46%	-
	3.5 B - 4.99 B	-	-	-	9.24%	-	-	4.52%	-	-	-	-	-
5 B & Above	11.39%	11.59%	11.41%	9.54%	6.94%	6.30%	5.50%	5.51%	5.57%	5.43%	-	-	
Meezan Islamic Institutions Deposit Account (MIIDA)/ Meezan Islamic Institutions Deposit Account (MIIDA NBF)	Re.1 - 199.99 M	7.05%	7.06%	7.06%	5.45%	3.02%	3.05%	2.48%	2.49%	2.56%	2.50%	2.51%	2.57%
	200 M - 499.9 M	7.05%	7.06%	7.06%	5.45%	3.02%	3.05%	2.48%	2.49%	2.56%	2.50%	2.51%	2.57%
	500 M - 999.99 M	-	-	-	-	3.02%	3.05%	2.48%	-	-	2.50%	-	2.57%
	1 B - 1.99 B	-	-	-	-	3.02%	-	-	2.49%	-	-	-	-
	2 B - 2.99 B	-	-	-	-	3.02%	-	-	-	-	-	-	-
3 B & Above	-	-	-	-	3.02%	-	-	-	-	-	-	-	



Profit Rates Year-2020

Product	Amount / Tenure/ Profit Payment	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20		
1 Month Monthly Mudarbah Certificate (MMC) (MMC Plus, Special MMC for Individuals & Corporate have now been merged into MMC)	50K - 0.99M	7.77%	7.79%	7.79%	6.21%	5.03%	4.23%	3.99%	4.00%	4.06%	3.97%	3.99%	4.08%		
	1M- 2.99M	8.31%	8.33%	8.15%	6.82%	5.26%	4.53%	4.26%	4.27%	4.33%	4.23%	4.25%	4.35%		
	3M - 9.99M	9.04%	9.06%	9.06%	7.57%	5.48%	4.73%	4.52%	4.53%	4.59%	4.48%	4.51%	4.62%		
	50M - 99.99M	9.40%	9.42%	9.42%	8.03%	5.71%	5.02%	4.70%	4.80%	4.86%	4.74%	4.77%	4.88%		
	100M - 249.99	11.93%	11.77%	11.77%	9.24%	6.49%	5.81%	5.77%	5.51%	5.57%	5.43%	5.46%	5.59%		
	250M - 499.99	11.93%	11.77%	11.77%	9.24%	6.49%	5.81%	-	-	-	-	5.46%	5.59%		
	500M - 999.99M	11.93%	11.77%	11.77%	9.24%	6.49%	5.81%	-	-	-	-	5.46%	5.59%		
1B & Above	11.93%	11.77%	11.77%	9.24%	6.04%	5.32%	4.97%	5.06%	5.12%	4.92%	-	-			
3 Months COII 3 Months (Maturity) (COII Plus 3 months, Special COII 3 months for Individuals & Corporate have now been merged into COII 3 Months Maturity)	50K - 0.99M	7.95%	7.97%	7.97%	6.82%	5.48%	4.73%	4.52%	4.53%	4.59%	4.48%	4.51%	4.62%		
	1M- 2.99M	8.49%	8.51%	8.51%	7.27%	5.48%	4.73%	4.52%	4.53%	4.59%	4.48%	4.51%	4.62%		
	3M - 9.99M	9.22%	9.24%	9.24%	8.03%	5.48%	4.73%	4.52%	4.53%	4.59%	4.48%	4.51%	4.62%		
	50M - 99.99M	9.76%	9.78%	9.78%	8.33%	5.48%	4.73%	4.52%	4.53%	4.59%	4.48%	4.51%	4.62%		
	100M - 249.99	11.93%	11.96%	11.77%	9.54%	6.60%	5.91%	5.85%	5.42%	5.57%	5.43%	5.46%	5.59%		
	250M - 499.99	11.93%	11.96%	11.77%	9.54%	6.60%	5.91%	5.85%	5.42%	5.57%	5.43%	5.46%	5.59%		
	500M - 999.99M	11.93%	11.96%	11.77%	9.54%	6.60%	5.91%	5.85%	5.42%	5.57%	5.43%	5.46%	5.59%		
	1B - 4.99B	-	-	-	-	-	-	-	-	-	-	-	-		
	5B & Above	-	-	-	-	-	-	-	-	-	-	-	-		
6 Months COII 6 Months (Maturity) (COII Plus 6 months, Special COII 6 months for Individuals & Corporate have now been merged into COII 6 Months Maturity)	50K - 0.99M	8.31%	8.33%	8.15%	6.82%	5.48%	4.73%	4.52%	4.53%	4.59%	4.48%	4.51%	4.62%		
	1M- 2.99M	8.68%	8.69%	8.69%	7.27%	5.48%	4.73%	4.52%	4.53%	4.59%	4.48%	4.51%	4.62%		
	3M - 9.99M	9.40%	9.42%	9.42%	8.03%	5.48%	4.73%	4.52%	4.53%	4.59%	4.48%	4.51%	4.62%		
	50M - 99.99M	9.94%	9.96%	9.96%	8.48%	5.48%	4.73%	4.52%	4.53%	4.59%	4.48%	4.51%	4.62%		
	100M - 249.99	12.11%	11.96%	11.95%	9.54%	6.60%	5.91%	5.68%	5.51%	5.57%	5.43%	-	-		
	250M - 499.99	12.11%	11.96%	11.95%	9.54%	6.60%	5.91%	5.68%	5.51%	5.57%	5.43%	-	-		
	500M - 999.99M	12.11%	11.96%	11.95%	9.54%	6.60%	5.91%	5.68%	5.51%	5.57%	5.43%	-	-		
	1B & Above	-	-	-	-	-	-	-	-	-	-	-	-		
1 Year COII 1 Year (Monthly) (COII Plus 1 Year Monthly has now been merged into COII 1 Year Monthly)	50K - 0.99M	10.12%	10.14%	10.14%	8.48%	5.71%	5.02%	4.70%	5.24%	5.30%	5.17%	5.20%	5.33%		
	1M- 2.99M	10.30%	10.33%	10.14%	8.48%	5.71%	5.02%	4.70%	5.24%	5.30%	5.17%	5.20%	5.33%		
	3M - 9.99M	10.48%	10.51%	10.51%	8.78%	6.04%	5.32%	4.97%	5.24%	5.30%	5.17%	5.20%	5.33%		
	50M - 99.99M	10.66%	10.69%	10.69%	8.94%	6.27%	5.51%	5.23%	5.24%	5.30%	5.17%	5.20%	5.33%		
	100M - 249.99	11.93%	11.96%	11.95%	9.24%	6.49%	5.81%	5.50%	5.24%	5.30%	5.17%	5.20%	5.33%		
	250M - 499.99	-	-	-	-	-	-	-	-	-	-	-	-		
	500M - 999.99M	-	-	-	-	-	-	-	-	-	-	-	-		
	1B & Above	-	-	-	-	-	-	-	-	-	-	-	-		
	1 Year COII 1 Year (Quarterly) (COII Plus 1 Year Quarterly has now been merged into COII 1 Year Quarterly)	50K - 0.99M	9.40%	9.42%	9.42%	7.72%	5.48%	4.73%	4.44%	4.44%	4.51%	4.40%	4.42%	4.53%	
		1M- 2.99M	10.12%	10.14%	10.14%	8.33%	5.71%	5.02%	4.70%	4.80%	4.86%	4.74%	4.77%	4.88%	
3M - 9.99M		10.48%	10.51%	10.32%	8.63%	6.04%	5.32%	5.06%	5.06%	5.12%	5.00%	5.03%	5.15%		
50M - 99.99M		10.48%	10.51%	10.51%	8.78%	6.27%	5.51%	5.23%	5.24%	5.30%	-	-	-		
100M - 249.99		-	-	-	-	-	-	-	-	-	-	-	-		
250M - 499.99		-	-	-	-	-	-	-	-	-	-	-	-		
500M - 999.99M		-	-	-	-	-	-	-	-	-	-	-	-		
1B & Above		-	-	-	-	-	-	-	-	-	-	-	-		
1 Year COII 1 Year (Maturity) (COII Plus 1 Year Maturity, Special COII 12 months for Individuals & Corporate have now been merged into COII 1 Year Maturity)	50K - 0.99M	10.30%	10.33%	10.14%	8.48%	6.04%	5.32%	4.97%	5.06%	5.12%	5.26%	5.29%	5.42%		
	1M- 2.99M	10.66%	10.69%	10.69%	8.94%	6.04%	5.32%	5.06%	5.06%	5.12%	5.26%	5.29%	5.42%		
	3M - 9.99M	11.03%	11.05%	11.05%	9.24%	6.27%	5.61%	5.32%	5.33%	5.39%	5.26%	5.29%	5.42%		
	50M - 99.99M	11.21%	11.23%	11.23%	9.54%	6.49%	5.81%	5.50%	5.60%	5.65%	5.52%	5.55%	5.68%		
	100M - 249.99	12.29%	12.32%	12.14%	9.69%	6.71%	6.01%	5.77%	5.60%	5.74%	5.52%	5.55%	5.68%		
	250M - 499.99	12.29%	12.32%	12.14%	9.69%	6.71%	6.01%	5.77%	5.60%	5.74%	5.52%	5.55%	5.68%		
	500M - 999.99M	12.29%	12.32%	12.14%	9.69%	6.71%	6.01%	5.77%	5.60%	5.74%	5.52%	5.55%	5.68%		
	1B - 4.99B	-	-	-	-	-	-	-	-	-	-	-	-		
5B & Above	12.29%	12.32%	12.32%	11.06%	8.95%	8.07%	7.98%	7.02%	7.16%	6.90%	6.93%	7.10%			
1.5 Years	COII 1.5 Years	Monthly	11.93%	11.96%	11.95%	10.00%	7.50%	6.79%	6.21%	6.31%	6.36%	6.21%	6.24%	6.39%	
	2 Years	COII 2 Years	Monthly	12.11%	12.14%	12.14%	10.15%	6.94%	6.30%	6.03%	6.04%	6.10%	5.95%	5.98%	6.13%
		COII 2 Years	Quarterly	12.11%	12.14%	12.14%	10.15%	6.94%	6.30%	6.03%	6.04%	6.10%	5.95%	5.98%	6.13%
COII 2 Years		Maturity	12.11%	12.14%	12.14%	10.15%	6.94%	6.30%	6.03%	6.04%	6.10%	5.95%	5.98%	6.13%	
3 Years	COII 3 Years	Monthly	12.11%	12.14%	12.14%	10.15%	6.94%	6.30%	6.03%	6.04%	6.10%	5.95%	5.98%	6.13%	
	COII 3 Years	Quarterly	12.11%	12.14%	12.14%	10.15%	6.94%	6.30%	6.03%	6.04%	6.10%	5.95%	5.98%	6.13%	
	COII 3 Years	Maturity	12.11%	12.14%	12.14%	10.15%	6.94%	6.30%	6.03%	6.04%	6.10%	5.95%	5.98%	6.13%	
5 Years	COII 5 Years	Monthly	12.29%	12.32%	12.14%	10.30%	6.94%	6.30%	6.03%	6.04%	6.10%	5.95%	5.98%	6.13%	
	COII 5 Years	Quarterly	12.29%	12.32%	12.14%	10.30%	6.94%	6.30%	6.03%	6.04%	6.10%	5.95%	5.98%	6.13%	
	COII 5 Years	Maturity	12.29%	12.32%	12.14%	10.30%	6.94%	6.30%	6.03%	6.04%	6.10%	5.95%	5.98%	6.13%	
5.5 & 7 Years	Meezan Aamdan Certificate - MAC	5.5 Yrs	12.29%	12.32%	12.14%	11.06%	7.94%	7.29%	6.74%	6.75%	6.89%	6.73%	6.76%	6.92%	
		5.5 Yrs - Senior	12.29%	12.32%	12.32%	11.21%	8.73%	8.07%	7.72%	7.82%	7.86%	7.68%	7.71%	7.90%	
		7 Yrs	12.29%	12.32%	12.32%	11.21%	8.28%	7.48%	7.01%	7.02%	7.16%	6.90%	6.93%	7.10%	
		7 Yrs - Senior	12.83%	12.86%	12.86%	11.81%	8.95%	8.27%	7.98%	8.09%	8.13%	7.93%	7.97%	8.17%	
COII-FI	1 month	-	-	-	-	-	-	-	-	-	-	-	-		
	3 months	-	-	-	-	-	-	-	-	-	-	-	-		
	6 months	-	-	-	-	-	-	-	-	-	-	-	-		
	12 months	-	-	-	-	-	-	-	-	-	-	-	-		
Meezan Bank Limited Additional Tier I - Sukuk	Monthly	15.18%	15.22%	15.22%	15.30%	10.29%	10.04%	9.67%	8.53%	8.92%	8.97%	9.01%	9.23%		
Meezan Bank Limited Tier II - Sukuk (First Tranche)	Six Monthly	14.64%	14.67%	13.95%	14.09%	13.99%	14.08%	13.93%	14.13%	7.77%	7.68%	7.71%	7.90%		
Meezan Bank Limited Tier II - Sukuk (Second Tranche)	Six Monthly	14.28%	14.49%	14.67%	14.69%	14.66%	14.57%	8.69%	8.17%	8.31%	8.19%	8.15%	8.26%		

24/7 Call Centre
111-331-331 & 332
www.meezanbank.com



Profit Rates Year-2020

Foreign Currency Deposit Pools for USD, GBP & EURO

Product	Tenure/ Profit Payment	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Meezan US Dollar Saving Account	Monthly	0.58%	0.55%	0.81%	0.72%	0.67%	0.56%	0.38%	0.38%	0.78%	0.28%	0.25%	0.31%
Meezan Pound Saving Account	Monthly	0.20%	0.18%	0.21%	0.14%	0.36%	0.23%	0.23%	0.18%	0.34%	0.18%	0.14%	0.11%
Meezan Euro Saving Account	Monthly	0.09%	0.08%	0.01%	0.09%	0.30%	0.31%	0.15%	0.07%	0.32%	0.11%	0.11%	0.04%
Meezan Roshan Digital Account (US Dollar)	Monthly								-	0.78%	0.28%	0.25%	0.31%
Meezan Roshan Digital Account (Pound)	Monthly								-	-	0.18%	0.14%	0.11%
Meezan Roshan Digital Account (Euro)	Monthly								-	-	0.11%	0.11%	0.04%
Meezan Roshan Resident Account (US Dollar)	Monthly										-	0.25%	0.31%
Dollar Mudarabah Certificate - DMC \$. 10 K - 49.9 K (Minimum Investment \$. 10,000/-)	COII 3 Months - Maturity	0.99%	0.94%	1.39%	1.23%	1.15%	0.95%	0.65%	0.65%	1.34%	0.48%	0.43%	0.54%
	COII 6 Months - Maturity	1.08%	1.03%	1.52%	1.34%	1.26%	1.04%	0.71%	0.71%	1.46%	0.53%	0.47%	0.59%
	COII 1 Year - Six Monthly	1.52%	1.46%	2.15%	1.90%	1.78%	1.47%	1.01%	1.01%	2.07%	0.75%	0.67%	0.83%
	COII 1 Year - Maturity	1.58%	1.51%	2.22%	1.96%	1.84%	1.52%	1.04%	1.04%	2.14%	0.77%	0.69%	0.86%
	COII 3 Years - Six Monthly	1.61%	1.54%	2.27%	2.01%	1.88%	1.56%	1.07%	1.06%	2.19%	0.79%	0.71%	0.88%
	COII 3 Years - Maturity	1.66%	1.59%	2.34%	2.08%	1.94%	1.61%	1.10%	1.10%	2.26%	0.82%	0.73%	0.91%
Dollar Mudarabah Certificate - DMC \$. 50 K & Above (Minimum Investment \$. 50,000/-)	COII 3 Months - Maturity	1.11%	1.07%	1.57%	1.39%	1.30%	1.08%	0.74%	0.73%	1.51%	0.55%	0.49%	0.61%
	COII 6 Months - Maturity	1.17%	1.11%	1.64%	1.45%	1.36%	1.13%	0.77%	0.77%	1.58%	0.57%	0.51%	0.64%
	COII 1 Year - Six Monthly	1.61%	1.54%	2.27%	2.01%	1.88%	1.56%	1.07%	1.06%	2.19%	0.79%	0.71%	0.88%
	COII 1 Year - Maturity	1.66%	1.59%	2.34%	2.08%	1.94%	1.61%	1.10%	1.10%	2.26%	0.82%	0.73%	0.91%
	COII 3 Years - Six Monthly	1.70%	1.63%	2.40%	2.12%	1.99%	1.65%	1.13%	1.12%	2.32%	0.83%	0.75%	0.93%
	COII 3 Years - Maturity	1.73%	1.65%	2.44%	2.16%	2.02%	1.67%	1.15%	1.14%	2.35%	0.85%	0.76%	0.94%

Profit Rates are per annum and declared on Monthly basis.