



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

Profit Rates Year 2024

Product	Profit Payment/ Tiers	Jan-24	Feb-24	Mar-24
Rupee Saving Account(SA)	Monthly	11.01%	11.01%	11.01%
Meezan Roshan Digital Account (PKR)	Monthly	11.01%	11.01%	11.01%
Smart Remittance Wallet	Monthly	18.17%	18.16%	18.17%
Meezan Smart Wallet	Monthly	18.17%	18.16%	18.17%
Smart Asaan Mobile Account	Monthly	18.17%	18.16%	18.17%
Meezan Express Saving Account (MEX)	Monthly	15.14%	15.13%	15.14%
Meezan Asaan Saving Account	Monthly	18.17%	18.16%	18.17%
Labbaik Saving Asaan	Monthly	18.17%	18.16%	18.17%
Meezan Kids Club Account /Meezan Teens Club Account	Monthly	15.96%	16.23%	16.24%
Meezan Senior Citizen Account	Monthly	15.96%	16.23%	16.24%
Meezan Women First Account	Monthly	15.96%	16.23%	16.24%
Islamic Long Term Financing Facility (ILTF)	3 Years Quarterly (Textile Sector)	-	-	-
	3 Years Quarterly (Non-Textile Sector)	5.51%	5.50%	5.51%
	5 Years Quarterly (Textile Sector)	3.30%	3.30%	3.30%
	5 Years Quarterly (Non-Textile Sector)	3.30%	3.30%	3.30%
	10 Years Quarterly (Textile Sector)	2.75%	2.75%	2.75%
	10 Years Quarterly (Non-Textile Sector)	2.75%	2.75%	2.75%
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly	1.10%	1.10%	1.10%
Islamic Financing Facility for Renewable Energy (IFRE)	IFRE-Category I	3.30%	3.30%	3.30%
	IFRE-Category II	2.20%	2.20%	2.20%
	IFRE-Category III	3.30%	3.30%	3.30%
Meezan Digi Asaan Account (Digital Onboarding)	Monthly	18.17%	18.16%	18.17%
Meezan Digi Remittance Account (Digital Onboarding)	Monthly	18.17%	18.16%	18.17%
Meezan Freelancer Account / Digital Onboarding	Monthly	18.17%	18.16%	18.17%
Meezan Business Plus	Monthly	0.28%	0.28%	0.28%
Margin Account	Monthly	0.28%	0.28%	0.28%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Quarterly	0.28%	0.28%	0.28%
Islamic Refinance Facility for Modernization of SMEs (IRFMS)	Quarterly	-	1.93%	1.93%
Islamic Financing Facility for Storage of Agricultural Produce (IFFSAP)	Quarterly	2.20%	2.20%	2.20%
Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs (IRCGS-WE)	Quarterly	-	-	-
Islamic SME Asaan Finance Scheme (I-SAAF) - Old Cases	Quarterly	1.10%	1.10%	1.10%
Islamic SME Asaan Finance Scheme (I-SAAF) - New Cases	Quarterly	3.03%	3.03%	3.03%
Islamic Refinance Scheme for Working Capital Financing (IWCF)	Quarterly	-	-	-
Meezan Kafalah	Monthly	14.59%	14.58%	14.59%
Meezan Kafalah - Multiplier	Monthly	15.14%	15.13%	15.14%
Meezan Payroll Partner (MPP)	Monthly	0.28%	0.28%	0.28%
Meezan Bachat Account (MBA)	Re.1 - 499.99 K	14.04%	14.03%	14.04%
	500 K & Above	11.56%	11.56%	11.56%
Karobari Munafa Account (KMA) <i>(KMA Plus has now been merged into KMA)</i>	Re.1 - 9.99 M	11.01%	11.01%	11.01%
	10 M - 49.99 M			
	50 M - 199.99 M			
	200 M - 499.99 M			
	500 M - 999.99 M	11.29%	11.28%	11.29%
	1 B - 1.99 B	11.84%	11.83%	11.84%
	2 B - 4.99 B	11.84%	11.83%	11.84%
5 B & Above	11.84%	11.83%	11.84%	
Karobari Munafa Account - Pakistan Energy Sukuk (KMA - PES)	Monthly	15.96%	15.96%	15.97%
Karobari Munafa Account- CLUBBED (KMA CLUBBED)	Re.1 - 499.99 M	11.01%	11.01%	11.01%
	500 M - 999.99 M	11.29%	11.28%	11.29%
	1B - 1.99 B	11.84%	11.83%	11.84%
	2 B - 3.499 B			
	3.5 B - 4.99 B			
5 B & Above	-	-	-	
Meezan Islamic Institutions Deposit Account (MIIDA)	Re.1 - 199.99 M	11.01%	11.01%	11.01%
	200 M - 499.9 M			
	500 M - 999.99 M	-	-	-
	1 B - 1.99 B			
	2 B - 2.99 B			
3 B & Above				
Meezan Islamic Institutions Deposit Account (MIIDA NBF)	Re.1 - 199.99 M	11.01%	11.01%	11.01%
	200 M - 499.9 M			
	500 M - 999.99 M	11.01%	11.01%	11.01%
	1 B - 1.99 B			
	2 B - 2.99 B			
3 B & Above				

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Profit Rates Year 2024

	Product	Amount / Tenure/ Profit Payment	Jan-24	Feb-24	Mar-24
1 Month	Monthly Mudarbah Certificate (MMC)	50K - 0.99M	11.56%	11.56%	11.56%
		1M - 9.99M			
		10M - 49.99M			
		50M - 99.99M			
		100M - 499.99M			
		500M - 999.99M			
1B & Above					
3 Months	COII 3 Months (Maturity)	50K - 0.99M	11.84%	11.83%	11.84%
		1M - 9.99M			
		10M - 49.99M			
		50M - 99.99M			
		100M - 499.99M			
		500M - 999.99M			
1B & Above					
6 Months	COII 6 Months (Maturity)	50K - 0.99M	12.11%	12.11%	12.11%
		1M - 9.99M			
		10M - 49.99M			
		50M - 99.99M			
		100M - 499.99M			
		500M - 999.99M			
1B & Above					
1 Year	COII 1 Year (Monthly)	50K - 0.99M	17.07%	17.06%	17.07%
		1M - 9.99M			
		10M - 49.99M			
		50M - 99.99M			
		100M - 499.99M			
		500M - 999.99M			
	1B & Above				
	COII 1 Year (Maturity)	50K - 0.99M	18.17%	18.16%	18.17%
		1M - 9.99M			
		10M - 49.99M			
		50M - 99.99M			
		100M - 499.99M			
500M - 999.99M					
1B & Above					
COII 1 Year (Senior)	Monthly	18.99%	19.26%	19.27%	
	Maturity	20.09%	20.09%	20.10%	
1.5 Years	COII 1.5 Years	Monthly	16.52%	16.51%	16.52%
2 Years	COII 2 Years [Product Discontinued w.e.f. 01.04.2023]	Monthly	15.41%	15.41%	15.42%
	COII 2 Years [Product Discontinued w.e.f. 01.04.2023]	Quarterly	-	-	-
	COII 2 Years [Product Discontinued w.e.f. 01.04.2023]	Maturity	15.41%	15.41%	15.42%
3 Years	COII 3 Years [Product Discontinued w.e.f. 01.04.2023]	Monthly	15.41%	15.41%	15.42%
	COII 3 Years [Product Discontinued w.e.f. 01.04.2023]	Quarterly	15.41%	-	-
	COII 3 Years [Product Discontinued w.e.f. 01.04.2023]	Maturity	15.41%	15.41%	15.42%
5 Years	COII 5 Years [Product Discontinued w.e.f. 01.04.2023]	Monthly	15.41%	15.41%	15.42%
	COII 5 Years [Product Discontinued w.e.f. 01.04.2023]	Quarterly	15.41%	15.41%	15.42%
	COII 5 Years [Product Discontinued w.e.f. 01.04.2023]	Maturity	15.41%	15.41%	15.42%
5.5 & 7 Years	Meezan Aamdan Certificate - MAC	5.5 Yrs	15.41%	15.41%	15.42%
		5.5 Yrs - Senior	16.79%	16.78%	16.79%
		7 Yrs	15.69%	15.68%	15.69%
		7 Yrs - Senior	17.34%	17.33%	17.34%
Meezan Bank Limited Additional Tier I - Sukuk		Monthly	25.05%	22.56%	22.57%
Meezan Bank Limited Tier II - Sukuk (Second Tranche)		Six Monthly	22.57%	22.84%	22.85%
Meezan Bank Limited Tier II - Sukuk (Third Tranche)		Six Monthly	22.02%	22.01%	22.02%

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Profit Rates Year 2024

Product	Tenure/ Profit Payment	Jan-24	Feb-24	Mar-24
Meezan US Dollar Saving Account	Monthly	2.01%	2.01%	2.11%
Meezan Pound Saving Account	Monthly	1.25%	1.25%	1.25%
Meezan Euro Saving Account	Monthly	1.20%	1.20%	1.20%
Meezan Roshan Digital Account (US Dollar)	Monthly	2.01%	2.01%	2.11%
Meezan Roshan Digital Account (Pound)	Monthly	1.25%	1.25%	1.25%
Meezan Roshan Digital Account (Euro)	Monthly	1.20%	1.20%	1.20%
Meezan Roshan Resident Account (US Dollar)	Monthly	2.01%	2.01%	2.11%
Meezan Roshan Resident Account (Pound)	Monthly	1.25%	1.25%	1.25%
Meezan Roshan Resident Account (Euro)	Monthly	1.20%	1.20%	1.20%
Meezan Women First Account (US Dollar)	Monthly	2.01%	2.01%	2.11%
Meezan Women First Account (GBP)	Monthly	1.25%	1.25%	1.25%
Meezan Women First Account (EURO)	Monthly	1.20%	1.20%	1.20%
Margin Account (US Dollar)	Monthly	0.07%	0.07%	0.07%
Dollar Mudarabah Certificate - DMC (\$ 10 K - 49.9 K)	COII 3 Months - Maturity	2.08%	2.08%	2.18%
Dollar Mudarabah Certificate - DMC (\$ 50 K & Above)	COII 3 Months - Maturity			
Dollar Mudarabah Certificate - DMC (\$ 10 K - 49.9 K)	COII 6 Months - Maturity	2.25%	2.26%	2.37%
Dollar Mudarabah Certificate - DMC (\$ 50 K & Above)	COII 6 Months - Maturity			
Dollar Mudarabah Certificate - DMC (\$ 10 K - 49.9 K)	COII 1 Year - Six Monthly	2.77%	2.78%	2.91%
Dollar Mudarabah Certificate - DMC (\$ 50 K & Above)	COII 1 Year - Six Monthly			
Dollar Mudarabah Certificate - DMC (\$ 10 K - 49.9 K)	COII 1 Year - Maturity	2.84%	2.85%	2.99%
Dollar Mudarabah Certificate - DMC (\$ 50 K & Above)	COII 1 Year - Maturity			
Dollar Mudarabah Certificate - DMC (\$ 10 K - 49.9 K)	COII 3 Years - Six Monthly	2.91%	2.92%	3.06%
Dollar Mudarabah Certificate - DMC (\$ 50 K & Above)	COII 3 Years - Six Monthly			
Dollar Mudarabah Certificate - DMC (\$ 10 K - 49.9 K)	COII 3 Years - Maturity	2.94%	2.95%	3.09%
Dollar Mudarabah Certificate - DMC (\$ 50 K & Above)	COII 3 Years - Maturity			

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