

Instruction Circular Islamic Banking

Date:	December 29 th , 2025	Ref:	IMD/DW/04/2/2025
To:	All Branches (Islamic Banking)	From:	Mobilink Microfinance Bank Ltd. Islamic Banking, Head Office
Copy to:	Retail Heads Regional Business Managers, Credit Management Department Risk Management Department, Operations, Finance, Compliance Management Team, The President & CEO		
Subject:	General Pool PSR & Weightages (For Month Jan-2026)		


Dear All,


Following General Pool PSR & Weightages Jan 2026. Please ensure to display a copy of below mentioned weightages & PSR effective for Month Jan 2026 at your branch notice board.


PROFIT SHARING RATIO & WEIGHTAGES			
MUDARABAH BASED DEPOSIT			
For the Month of Jan 2026			
General Pool			
PROFIT SHARING RATIO (PSR)			
Bank (Mudarib) Share		50%	
Customer (Rabb-ul-Maal) Share		50%	
WEIGHTAGES			
Products	Profit Payment Frequency / Tenure	Weightage Jan-2026	Weightage Dec-2025
Yaqeen Saving Account (individual)			
PKR 1 to 4,999	Monthly	0.4500	0.4500
PKR 5,000 TO 99,999	Monthly	0.4800	0.4800
PKR 100,000 TO 999,999	Monthly	0.5200	0.5200
PKR 1,000,000 TO 4,999,999	Monthly	0.5600	0.5600
PKR 5,000,000 & above	Monthly	0.5800	0.5800
Yaqeen Saving Account (Entity)			
PKR 1 to 999,999	Monthly	0.4800	0.4800
PKR 1,000,000 TO 2,999,999	Monthly	0.5100	0.5100
PKR 3,000,000 TO 4,999,999	Monthly	0.5400	0.5400
PKR 5,000,000 TO 9,999,999	Monthly	0.5900	0.5900
PKR 10,000,000 & above	Monthly	0.6400	0.6400
Yaqeen Saving Certificate			
PKR 25,000 to 499,999	Monthly/1 Year	0.5400	0.5400
PKR 500,000 TO 1,999,999	Monthly/1 Year	0.5600	0.5600
PKR 2,000,000 TO 4,999,999	Monthly/1 Year	0.5900	0.5900
PKR 5,000,000 TO 9,999,999	Monthly/1 Year	0.6400	0.6400
PKR 10,000,000 & above	Monthly/1 Year	0.6900	0.6900

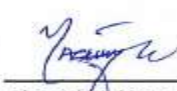
24/7 Mobilink Bank Helpline Number 051 111 962 962

<https://mobilinkbank.com/>


 Manager Shariah
 Product & Research


 Manager Shariah
 Compliance


 Head IMD

for 
 Shariah Advisor

29/12/25