

**Instruction Circular Islamic Banking**

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

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
<b>Yaqeen Saving Account (individual)</b>			
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
<b>Yaqeen Saving Account (Entity)</b>			
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
<b>Yaqeen Saving Certificate</b>			
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

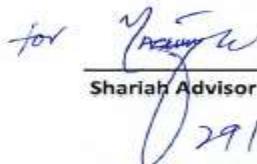
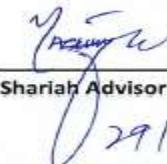
24/7 Mobilink Bank Helpline Number 051 111 962 962

<https://mobilinkbank.com/>

  
Manager Shariah  
Product & Research


  
Manager Shariah  
Compliance


  
Head IMD


  
for   
Shariah Advisor  
29/12/25