

GENERAL POOL OF THE BANK OF LOLC MICROFINANCE

The bank is offering the weightages for the month of April 2026 and onward for General Pool, accepting funds on Mudarabah base. The weightages remained the same unless changed.

Deposit Category	Profit Payment Periods/ Tier groups	Weightage Previous month	Weightage Previous month	Weightage Present month
SAVINGS INDIVIDUAL/JOINT	Monthly	N/A	N/A	1.000
SAVINGS CORPORATE	Monthly	N/A	N/A	1.000
SAVINGS SENIOR CITIZEN	Monthly	N/A	N/A	1.050
SAVINGS CLUBS/ASSOCIATION	Monthly	N/A	N/A	1.000
SAVINGS KHATOON/LADIES	Monthly	N/A	N/A	1.050
SAVINGS STAFF	Monthly	N/A	N/A	1.050
TDR Months				
1	Maturity	N/A	N/A	1.090
3	Monthly	N/A	N/A	1.090
3	Maturity	N/A	N/A	1.150
6	Monthly	N/A	N/A	1.180
6	Maturity	N/A	N/A	1.240
12	Monthly	N/A	N/A	1.360
12	Maturity	N/A	N/A	1.420
Mudarabah (Maximum share)	-	N/A	N/A	50.000%

Equity of the Pool:	Equity of the bank along with liabilities of the Bank (current account funds)
Type Of Customer:	All customers can invest their funds and shall be included in profit distribution during the period called Investment Account Holders (IAH).
Assets Of Pool:	The funds of the bank along with the funds of IAH, comingled and shall be invested in earning assets of the pool and as per priorities.
Investment Strategy:	Deposit funds are invested in above stated Assets prioritized as per management of the bank.
Terms Of Pool:	The pool shall remain active until it is liquidated by management under Shariah compliant procedure(s).
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Non-Compliance Risk
Purpose:	Acceptance of funds on Mudarabah based mode where the profit earned shall be distributed as per instruction issued by State Bank of Pakistan and Shariah compliant procedures.