

**Indicative Profit Rates applicable for the period
 01-08-2019 to 31-12-2019**

The following indicative rates will be applicable for Savings Accounts and other Deposit schemes w.e.f. 01-08-2019 to 31-12-2019:

PLS Savings Accounts (Profit payable semi annually)	11.25% p.a.
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Term Deposit Period (Profit Payment at Maturity)	Profit on Upto Rs.500,000	Profit on Rs.500,001 to Rs.2,000,000	Profit on Rs.2,000,001 to Rs.5,000,000	Profit on Rs.5,000,001 & Above
1 Month	11.30% p.a.	11.35% p.a.	11.40% p.a.	11.50% p.a.
3 Months	11.40% p.a.	11.45% p.a.	11.55% p.a.	11.60% p.a.
6 Months	11.50% p.a.	11.55% p.a.	11.60% p.a.	11.70% p.a.
1 Year*	11.60% p.a.	11.70% p.a.	11.80% p.a.	11.90% p.a.
2 Years	11.85% p.a.	11.90% p.a.	11.95% p.a.	12.00% p.a.
3 Years	11.90% p.a.	11.95% p.a.	12.00% p.a.	12.10% p.a.
4 Years	11.95% p.a.	12.00% p.a.	12.05% p.a.	12.20% p.a.
5 Years	12.00% p.a.	12.05% p.a.	12.10% p.a.	12.25% p.a.

*If periodic profit is payable following deduction in indicative profit rate will be made:

<u>Profit Payment Frequency</u>	<u>Rate Reduction (as compared to Above Rates)</u>
Monthly	0.40%
Quarterly	0.30%
Half Yearly	0.20%

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Daily Product Savings Account (Profit payable monthly) minimum balance Rs.1,000/-	
Amount	Profit Rate
Profit on Balances upto Rs.500,000	11.25% p.a.
Profit on Balances from Rs.500,001 to Rs.2,000,000	11.30% p.a.
Profit on Balances from Rs.2,000,001 to Rs.5,000,000	11.40 % p.a.
Profit on Balances from Rs.5,000,001 and Above	11.50% p.a.

(Profit rate on Deposit over Rs.2.00 M can be negotiated)

Women Empowerment Account Minimum required Balance Rs.25,000 (Profit payable monthly)	
Amount	Profit Rate
Profit on Balance from 25,000 to Rs.500,000	11.30% p.a.
Profit on Balance from Rs.500,001 to Rs.1,000,000	11.40% p.a.
Profit on Balance above Rs.1,000,000	11.50% p.a.

Additional Features of Women Empowerment Account:

Minimum Balance – Rs.25,000/-

Free Facilities:

- 1) One ATM Card
- 2) 2 cheque books of 25 leaves in a year
- 3) Free issuance of Pay Orders upto Rs.100,000/- (cumulative) in a month.
- 4) Free On-line Banking (deposit & withdrawal)
- 5) One small locker free with insurance of Rs.500,000/-

Young Talent Account Minimum required Balance Rs.10,000 (Profit payable monthly)	
Amount	Profit Rate
Profit on Balance from 10,000 to Rs.500,000	11.30% p.a.
Profit on Balance from Rs.500,001 to Rs.1,000,000	11.40% p.a.
Profit on Balance above Rs.1,000,000	11.50% p.a.

Additional Features of Young Talent Account:

Minimum Balance – Rs.10,000/-

Free Facilities:

- 1) 4 cheque books of 10 leaves in a year
- 2) Free issuance of Pay Orders upto Rs.50,000/- (cumulative) in a month.
- 3) Free On-line Banking (deposit & withdrawal)

The minimum rate of profit (11.25%) will be applicable on average monthly balances on all existing and new savings deposits.

All above indicative Profit Rates are subject to Government of Pakistan Levies as applicable from time to time.