

Indicative rates applicable for PKR Term Deposit schemes effective 01-07-2021 to 31-12-2021:

Term Deposit Period (Profit Payment at Maturity)	Profit on upto Rs.500,000 (per annum)	Profit amount on each Rs. 1,000/-**	Profit on Rs.500,001 to Rs.2,000,000 (per annum)	Profit amount on each Rs. 1,000/-**	Profit on Rs.2,000,001 to Rs.5,000,000 (per annum)	Profit amount on each Rs.1,000/-**	Profit on Rs.5,000,001 & Above (per annum)	Profit amount on each Rs. 1,000/-**
1 Month	6.30%	Rs.5.25	6.4%	Rs.5.33	6.45%	Rs.5.38	6.50%	Rs.5.42
3 Months	6.45%	Rs.16.13	6.55%	Rs.16.38	6.60%	Rs.16.50	6.65%	Rs.16.63
6 Months	6.55%	Rs.32.75	6.65%	Rs.33.25	6.70%	Rs.33.50	6.75%	Rs.33.75
1 Year*	6.70%	Rs.67	6.80%	Rs.68	6.85%	Rs.68.50	6.90%	Rs.69
2 Years*	6.80%	Rs.136	6.90%	Rs.138	6.95%	Rs.139	7.00%	Rs.140
3 Years*	7.30%	Rs.219	7.40%	Rs.222	7.45%	Rs.223.50	7.50%	Rs.225
4 Years*	7.55%	Rs.302	7.65%	Rs.306	7.70%	Rs.308	7.75%	Rs.310
5 Years*	7.80%	Rs.390	7.90%	Rs.395	7.95%	Rs.397.50	8.00%	Rs.400

*Deduction in indicative profit rate shall be made if profit is to be paid periodically:

Profit Payment Frequency	Rate Reduction (as compared to above Rates)	Deduction for each Rs.1,000/-
Monthly	0.40%	Rs.0.33
Quarterly	0.30%	Rs.0.76
Half Yearly	0.20%	Rs.1.00

Indicative rates applicable for Savings Accounts effective 01-07-2021 to 31-12-2021:

Daily Product Savings Account (Profit payable monthly) minimum balance Rs.1,000/-		Profit on Rs.1,000/- (for 30 days) **
Amount	Profit Rate	
Profit on Balances upto Rs.500,000	5.50% p.a.	Rs.4.52
Profit on Balances from Rs.500,001 to Rs.2,000,000	5.55% p.a.	Rs.4.56
Profit on Balances from Rs.2,000,001 to Rs.5,000,000	5.60% p.a.	Rs.4.60
Profit on Balances from Rs.5,000,001 and Above	5.65% p.a.	Rs.4.64

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

Women Empowerment Account Minimum required Balance Rs.25,000 (Profit payable monthly)		Profit on Rs.1,000/- (for 30 days) **
Amount	Profit Rate	
Profit on Balance from 25,000 to Rs.500,000	5.55% p.a.	Rs.4.63
Profit on Balance from Rs.500,001 to Rs.1,000,000	5.60% p.a.	Rs.4.67
Profit on Balance above Rs.1,000,000	5.65% p.a.	Rs.4.71

Young Talent Account Minimum required Balance Rs.10,000/- (Profit payable monthly)		Profit on Rs.1,000/- (for 30 days) **
Amount	Profit Rate	
Profit on Balance from 10,000 to Rs.500,000	5.55% p.a.	Rs.4.63
Profit on Balance from Rs.500,001 to Rs.1,000,000	5.60% p.a.	Rs.4.67
Profit on Balance above Rs.1,000,000	5.65% p.a.	Rs.4.71

**Profit amount calculated above on each Rs.1,000/- is without Withholding Tax and Zakat, if applicable.

N.B.:No. of days taken 365 for a year.

Indicative rates applicable for Savings Accounts effective 01-07-2021 to 31-12-2021:

FCY Savings Accounts (Profit Payable on minimum monthly Balance)

USD, EURO & GBP	Profit Rate	Profit on 5,000/- FC Unit (30 days)
Below 5,000	0.10% p.a.	0.41 FC Unit
From 5,000 to 9,999	0.15% p.a.	0.61 FC Unit
From 10,000 to 24,999	0.15% p.a.	0.61 FC Unit
From 25,000 to 99,999	0.15% p.a.	0.61 FC Unit
From 100,000 & above	0.15% p.a.	0.61 FC Unit

FCY Daily Product Savings Accounts: (Profit payable Monthly)

Minimum Balance:5,000/- in USD, Euro, GBP

USD, EURO & GBP	Profit Rate	Profit on 5,000/- FC Unit (30 days)
From 5,000 to 9,999	0.15% p.a.	0.61 FC Unit
From 10,000 to 24,999	0.20% p.a.	0.82 FC Unit
From 25,000 to 99,999	0.25% p.a.	1.02 FC Unit
From 100,000 & above	0.30% p.a.	1.23 FC Unit

Indicative rates applicable for FCY Term Deposit Accounts effective 01-07-2021 to 31-12-2021:

USD, EURO & GBP	3 Months	Profit for each 5,000/- of FC Unit	6 Months	Profit for each 5,000/- of FC Unit	01 Year	Profit for each 5,000/- of FC Unit
From 5,000 to 50,000	0.30% p.a.	3.75	0.40% p.a.	10.00	0.50% p.a.	25.00
From 50,001 to 99,999	0.40% p.a.	5.00	0.50% p.a.	12.50	0.60% p.a.	30.00
Above 99,999	0.55% p.a.	6.88	0.65% p.a.	16.25	0.75% p.a.	37.50

N.B.: Each profit amount is without Withholding Tax