

Indicative Profit Rates for the Period 01-08-2022 to 31-12-2022

Following indicative rates will be applicable for Savings Accounts and other Deposit schemes with effect from 01-08-2022 to 31-12-2022:

PLS Savings Accounts (Profit payable semiannually)	13.50% p.a.
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Indicative rates applicable for PKR Term Deposit schemes effective 01-01-2022 to 30-06-22:

Term Deposit Period (Profit Payment at Maturity)	Profit on Upto Rs.500,000 (Profit rate per annum)	Profit on Rs.500,001 to Rs.2,000,000 (Profit rate per annum)	Profit on Rs.2,000,001 to Rs.5,000,000 (Profit rate per annum)	Profit on Rs.5,000,001 & Above (Profit rate per annum)
1 Month	13.50%	13.50%	13.50%	13.50%
3 Months	13.50%	13.55%	13.60%	13.65%
6 Months	13.55%	13.60%	13.65%	13.70%
1 Year*	13.60%	13.65%	13.70%	13.75%
2 Years	13.65%	13.70%	13.75%	13.80%
3 Years	13.50%	13.50%	13.50%	13.50%
4 Years	13.50%	13.50%	13.50%	13.50%
5 Years	13.50%	13.50%	13.50%	13.50%

*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)
Monthly	0.40%
Quarterly	0.30%
Half Yearly	0.20%

Daily Product Savings Account (Profit payable monthly) minimum balance Rs.1,000/-	
Amount	Profit Rate (per annum)
Profit on Balances upto Rs.500,000	13.50%
Profit on Balances from Rs.500,001 to Rs.2,000,000	13.50%
Profit on Balances from Rs.2,000,001 to Rs.5,000,000	13.50%
Profit on Balances from Rs.5,000,001 and Above	13.50%

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

Mohtarma Account (Term Deposit (Profit rate per annum))				
Term Deposit Period (Profit Payment at Maturity)	Up to Rs.500,000	From Rs.500,001 to Rs.2,000,000	From Rs.2,000,001 to Rs.5,000,000	From Rs.5,000,001 & above
1 Month	13.50%	13.50%	13.50%	13.50%
3 Months	13.50%	13.55%	13.60%	13.65%
6 Months	13.55%	13.60%	13.65%	13.70%
1 Year	13.60%	13.65%	13.70%	13.75%
2 Years	13.65%	13.70%	13.75%	13.80%
3 Years	13.50%	13.50%	13.50%	13.50%
4 Years	13.50%	13.50%	13.50%	13.50%
5 Years	13.50%	13.50%	13.50%	13.50%

Mohtarma Account Daily Product Savings Account: Profit payable monthly Minimum Balance Requirement: Rs.100,000/-	
Amount	Profit Rate (per annum)
Up to Rs.500,000	13.50%
From Rs.500,001 to Rs.2,000,000	13.50%
From Rs.2,000,001 to Rs.5,000,000	13.50%
From Rs.5,000,001 and above	13.50%

Women Empowerment Account Minimum required Balance Rs.25,000 (Profit payable monthly)	
Amount	Profit Rate (per annum)
Profit on Balance from 25,000 to Rs.500,000	13.50%
Profit on Balance from Rs.500,001 to Rs.1,000,000	13.50%
Profit on Balance above Rs.1,000,000	13.50%

Young Talent Account Minimum required Balance Rs.10,000 (Profit payable monthly)	
Amount	Profit Rate (per annum)
Profit on Balance from 10,000 to Rs.500,000	13.50%
Profit on Balance from Rs.500,001 to Rs.1,000,000	13.50%
Profit on Balance above Rs.1,000,000	13.50%