

Indicative Profit Rates for the Period 01-08-2023 to 31-12-2023

Following indicative rates will be applicable for Savings Accounts and other Deposit schemes with effect from 01-08-2023 to 31-12-2023:

PLS Savings Accounts (Profit payable semiannually)	20.50% p.a.
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Term Deposit Period (Profit Payment at Maturity)	Profit 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	20.50%	20.50%	20.50%	20.50%
3 Months	20.50%	20.50%	20.50%	20.50%
6 Months	20.50%	20.50%	20.50%	20.50%
1 Year*	20.50%	20.50%	20.50%	20.50%
2 Years	20.50%	20.50%	20.50%	20.50%
3 Years	20.50%	20.50%	20.50%	20.50%
4 Years	20.50%	20.50%	20.50%	20.50%
5 Years	20.50%	20.50%	20.50%	20.50%

*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 Quarterly) minimum balance Rs.1,000/-	
Amount	Profit Rate (per annum)
Profit on Balance upto Rs.500,000	20.50%
Profit on Balance from Rs.500,001 to Rs.2,000,000	20.50%
Profit on Balance from Rs.2,000,001 to Rs.5,000,000	20.50%
Profit on Balance from Rs.5,000,001 and Above	20.50%

(Profit rate on Deposit over Rs. 2.00M 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	20.50%	20.50%	20.50%	20.50%
3 Months	20.50%	20.50%	20.50%	20.50%
6 Months	20.50%	20.50%	20.50%	20.50%
1 Year	20.50%	20.50%	20.50%	20.50%
2 Years	20.50%	20.50%	20.50%	20.50%
3 Years	20.50%	20.50%	20.50%	20.50%
4 Years	20.50%	20.50%	20.50%	20.50%
5 Years	20.50%	20.50%	20.50%	20.50%

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	20.50%
From Rs.500,001 to Rs.2,000,000	20.50%
From Rs.2,000,001 to Rs.5,000,000	20.50%
From Rs.5,000,001 and above	20.50%

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	20.50%
Profit on Balance from Rs.500,001 to Rs.1,000,000	20.50%
Profit on Balance above Rs.1,000,000	20.50%

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	20.50%
Profit on Balance from Rs.500,001 to Rs.1,000,000	20.50%
Profit on Balance above Rs.1,000,000	20.50%

Haya Asaan Account and Haya Digital 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.1,000,000
1 Month	20.50%	20.50%
3 Months	20.50%	20.50%
6 Months	20.50%	20.50%
1 Year	20.50%	20.50%
2 Years	20.50%	20.50%
3 Years	20.50%	20.50%
4 Years	20.50%	20.50%
5 Years	20.50%	20.50%

The minimum rate of profit (20.50%) is applicable on average monthly balance maintained in PLS Savings Account.

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