

**CIRCULAR**

Ref: SNDB/HO/OPS/INST.CIRC./506/2025

01<sup>st</sup> November 2025

- To:
- 1) Branch Managers, Branch Operations Managers and Area Managers
  - 2) General Managers
  - 3) Deputy General Managers
  - 4) Divisional Heads
  - 5) Head of Islamic Banking Division
  - 6) Officiating Head of Service Quality Division
  - 7) Regional Operations Managers

**Indicative Profit Rates on Foreign Currency Savings & Term Deposit Accounts**  
**For the period from 01<sup>st</sup> July 2025 to 31<sup>st</sup> December 2025**

Following indicative profit rates will be applicable on Foreign Currency Savings Accounts and Term Deposit Accounts for the period from 01<sup>st</sup> July 2025 to 31<sup>st</sup> December 2025:

**FCY Savings Accounts.**

| USD, EURO, GBP & Other FCY | Profit Rate (per annum) |
|----------------------------|-------------------------|
| Below 5,000                | 0.10%                   |
| From 5,000 to 9,999        | 0.15%                   |
| From 10,000 to 24,999      | 0.15%                   |
| From 25,000 to 99,999      | 0.15%                   |
| From 100,000 & above       | 0.15%                   |

**FCY Daily Product Savings Accounts: (Profit Payable Monthly)**

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

| USD, EURO & GBP       | Profit Rate (per annum) |
|-----------------------|-------------------------|
| From 5,000 to 9,999   | 0.15%                   |
| From 10,000 to 24,999 | 0.20%                   |
| From 25,000 to 99,999 | 0.25%                   |
| From 100,000 & above  | 0.30%                   |

**FCY Term Deposit Accounts**

**Profit Rate (per annum)**

| USD, EURO & GBP       | 3 Months | 06 Months | 01 Year |
|-----------------------|----------|-----------|---------|
| From 5,000 to 50,000  | 0.30%    | 0.40%     | 0.50%   |
| From 50,001 to 99,999 | 0.40%    | 0.50%     | 0.60%   |
| Above 99,999          | 0.55%    | 0.65%     | 0.75%   |

(Profit rates on FCY 25,000 units & above may be negotiated)

The minimum rate of profit (as define above) is applicable on average monthly balance maintained in PLS Saving Accounts.

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

**Zubair Aziz**  
Head of Treasury & FI

**Sadia Bukhari**  
Head RMD

**Dilshad Hussain Khan**  
Chief Financial Officer

**Syed Assad Ali Shah**  
Deputy CEO

**Muhammad Anwaar Shaikh**  
President & CEO