

CIRCULAR

Ref: SNDB/HO/OPS/INST.CIRC./ 508 /2025

17th December 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

**Amendment in Indicative Profit Rates on Term Deposit Products Mobilized
 For the Period from 18th December 2025 to 31st December 2025.**

Following indicative rates will be applicable for fresh **Term Deposit Products** mobilized with effect from 18th December 2025 to 31st December 2025.

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	5.50%	5.50%	5.55%	5.55%
3 Months	5.50%	5.50%	5.55%	5.55%
6 Months	5.75%	5.75%	5.80%	5.80%
1 Year*	5.50%	5.55%	5.60%	5.65%
2 Years	4.50%	4.50%	4.55%	4.55%
3 Years	3.50%	3.50%	3.55%	3.55%
4 Years	2.75%	2.75%	2.75%	2.80%
5 Years	2.50%	2.50%	2.55%	2.55%


*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	0.60%
Quarterly	0.50%
Half-Yearly	0.40%

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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	5.50%	5.50%	5.55%	5.55%
3 Months	5.50%	5.50%	5.55%	5.55%
6 Months	5.75%	5.75%	5.80%	5.80%
1 Year*	5.50%	5.55%	5.60%	5.65%
2 Years	4.50%	4.50%	4.55%	4.55%
3 Years	3.50%	3.50%	3.55%	3.55%
4 Years	2.75%	2.75%	2.75%	2.80%
5 Years	2.50%	2.50%	2.55%	2.55%

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


Dilshad Hussain Khan
 Chief Financial Officer


Zubair Aziz
 Head of Treasury & FI


Sadia Bukhari
 Head RMD