

CIRCULAR

Ref: SNDB/HO/OPS/INST.CIRC./ 497 /2025

06th May 2025

- To: 1) All Branch Managers, Branch Operations Managers and Area Managers
 2) Regional General Managers
 3) Regional Managers
 4) All 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
For the Period from 07th May 2025 to 30th June 2025.


Following indicative rates will be applicable for fresh **Term Deposit Products** with effect from 07th May 2025 to 30st June 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	6.00%	6.00%	6.05%	6.05%
3 Months	6.00%	6.00%	6.05%	6.05%
6 Months	6.25%	6.25%	6.30%	6.30%
1 Year*	6.00%	6.05%	6.10%	6.15%
2 Years	5.00%	5.00%	5.05%	5.05%
3 Years	4.00%	4.00%	4.05%	4.05%
4 Years	3.25%	3.25%	3.25%	3.30%
5 Years	3.00%	3.00%	3.05%	3.05%

*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%


Continued on Page 2





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	6.00%	6.10%	6.15%	6.20%
3 Months	6.00%	6.10%	6.15%	6.20%
6 Months	6.25%	6.35%	6.40%	6.45%
1 Year	6.00%	6.10%	6.15%	6.20%
2 Years	5.00%	5.05%	5.05%	5.05%
3 Years	4.00%	4.05%	4.05%	4.55%
4 Years	3.25%	3.25%	3.25%	3.25%
5 Years	3.00%	3.00%	3.05%	3.05%

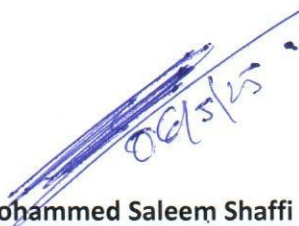
All above Indicative Profit Rates are subject to Government of Pakistan Levies as applicable from time to time.



Zubair Aziz
Head of Treasury & FI



Dilshad Hussain Khan
Chief Financial Officer



Mohammed Saleem Shaffi
Head of Operations