

CIRCULAR

Ref: SNDB/HO/OPS/INST.CIRC./509/2025

30th 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**

Indicative Rack Profit Rates on the LCY Deposit Products
For the period from 01st January 2026 to 30th June 2026.

Following indicative rack profit rates will be applicable for Savings Accounts (for MDR and Non MDR eligible customer) and other Deposit products for the period from 01st January 2026 to 30th June 2026.

PLS Savings Accounts (for MDR Eligible Customers) (Profit payable semiannually)	9.00% p.a.
PLS Savings Accounts (for Non MDR Eligible Customers*) (Profit payable semiannually) <small>*Applicable on Public Sector Enterprises, Financial Institutions and Public Limited Companies.</small>	7.50% p.a.
Short Notice Term Deposit (SNTD 7 Days)	4.50% p.a

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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**Daily Product Savings Account (for MDR Eligible Customers)
(Profit Payable Quarterly) minimum balance: Rs.1,000/-**

Amount	Profit Rate (per annum)
Profit on Balances up to Rs.5,000,000	9.00%
Profit on Balances from Rs.5,000,001 and Above	9.00%

(Profit rate on Deposit over Rs.5.00 M can be negotiated)

**Daily Product Savings Account (for Non MDR Eligible Customers*)
(Profit Payable Quarterly) minimum balance: Rs.1,000/-**

*Applicable on Public Sector Enterprises, Financial Institutions and Public Limited Companies.

Amount	Profit Rate (per annum)
Profit on Balances up to Rs.5,000,000	7.50%
Profit on Balances from Rs.5,000,001 and Above	7.50%

(Profit rate on Deposit over Rs.5.00 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	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%

Mohtarma Account

Daily Product Savings Account: Profit payable monthly

Minimum Balance Requirement: Rs.100,000/-

Amount	Profit Rate (per annum)
Profit on Balances up to Rs.5,000,000	9.00%
Profit on Balances from Rs.5,000,001 and Above	9.00%

Additional features of Mohtarma Account

Minimum Balance Requirement – Rs.100, 000/-

1. Minimum balance requirement for opening of Account is Rs.100/=.
2. Product is specific for Current, Savings and Term Deposits in Pakistani Rupee only.
3. Online transactions are free of any charge (excluding taxes and duties, if applicable).
4. Issuance of two free Payment Orders in a month.
5. Issuance of two free Cheque Books in a year.
6. One free small Locker, subject to availability.
7. One free Pay Pak Classic Card.
8. Priority in processing of Consumer Financing.
9. 90% loan facility against deposit.

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Women Empowerment Account

Minimum Balance Requirement: Rs.25,000

(Profit Payable Monthly)

Amount	Profit Rate (per annum)
Profit on Balances up to Rs.5,000,000	9.00%
Profit on Balances from Rs.5,000,001 and above	9.00%

Additional Features of Women Empowerment Account

Minimum Balance Requirement – Rs.25, 000/-

Free Facilities:

1. One ATM Card
2. 2 cheque books of 25 leaves in a year
3. Free issuance of Pay Orders up to Rs.100,000/- in a month.
4. Free On-line Banking (deposit & withdrawal) (excluding taxes and duties, if applicable).
5. One small locker free with insurance of Rs.500,000/- (subject to availability)

Young Talent Account

Minimum Balance Requirement: Rs.10,000

(Profit Payable Monthly)

Amount	Profit Rate (per annum)
Profit on Balances up to Rs.5,000,000	9.00%
Profit on Balance from Rs. 5,000,001 and above	9.00%

Additional Features of Young Talent Account

Minimum Balance Requirement – Rs.10, 000/-

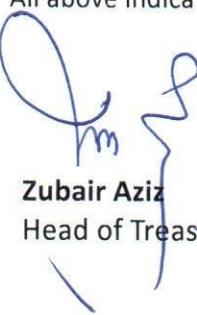
Free Facilities:

1. 4 cheque books of 10 leaves in a year
2. Free issuance of Pay Orders up to Rs.50,000/- in a month.
3. Free On-line Banking (deposit & withdrawal) (excluding taxes and duties, if applicable).

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

* Non MDR (Minimum Deposit Rate) eligible customers include Public Sector Enterprises, Financial Institutions and Public Limited Companies.

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


Sadia Bukhari
Head RMD