

**ANNUALISED RATES OF PROFIT FOR DIFFERENT TYPES OF PLS DEPOSITS (PROVISIONAL)**
**PERIOD: JAN-2018 - JUN-2018**
**Effective 1-JAN-2018**

Deposit Category						Profit Rates (% p.a.)
<b>PLS Savings Account</b>						3.75
<b>Soneri Sahara Account (Senior Citizens)</b>						4.25
<b>Soneri Savings Accounts (Balance Threshold)</b>						
Up to Rs. 10.0 Million						3.75
Over Rs. 10.0 Million to Rs. 50.0 Million						3.85
Over Rs. 50.0 Million to Rs. 100.0 Million						3.95
Over Rs. 100.0 Million to Rs. 250.0 Million						4.05
Over Rs. 250.0 Million to Rs. 500.0 Million						4.25
Over Rs. 500.0 Million						4.50
<b>Notice Deposits</b>						
7 Days' Notice						3.75
30 Days' Notice						3.75
<b>Term Deposits (01/18 Scheme) Minimum Deposit Rs. 25,000/-</b>						
Tenor	Monthly Intervals	Quarterly Intervals	Six Monthly Intervals	Yearly Intervals	At Maturity	
1 Month	---	---	---	---	3.75	
3 Months	3.80	---	---	---	3.85	
6 Months	3.85	3.95	---	---	4.05	
1 Year	4.45	4.50	4.60	---	4.75	
2 Years	4.55	4.60	4.70	4.85	5.25	
3 Years	4.25	4.30	4.35	4.55	5.25	
<b><u>Diamond Deposits (Monthly Income Scheme)</u></b>						Profit Rates (% p.a.)
1 Year						4.75
2 Years						4.85
3 Years						4.85

**Important Notice:**

Minimum rate of return will be in accordance with SBP's prevailing guidelines.

Provisional rates are subject to change during the half year.

Roll-overs of deposits on previous rates shall be in accordance with prevailing rate sheet.

Premature encashment of a time deposit will result in the rate for the relevant lower tenor being applied. No rate will be applicable if deposit is withdrawn earlier than lowest available tenor. An additional penalty of 1.00% on the principal amount will be applied on placements of 365 Days & Above, withdrawn before 365 Days.

Profit Rate on Deposits from Banks / Financial Institutions PSEs / Provident, Gratuity Funds / Educational Institutions / Corporate Entities / Cooperative Societies, Group Account(s) & High net worth individuals will be Negotiable.