

ANNUALISED RATES OF PROFIT FOR DIFFERENT TYPES OF PLS DEPOSITS (PROVISIONAL)
PERIOD: JAN-2019 - JUN-2019
Effective 1-JUN-2019

Deposit Category		Profit Rates (% p.a.)			
PLS Savings Account		10.25			
Sonari Sahara Account (Senior Citizens)		10.25			
Sonari Savings Accounts (Balance Threshold)					
Up to Rs. 10.0 Million		10.25			
Over Rs. 10.0 Million to Rs. 50.0 Million		10.25			
Over Rs. 50.0 Million to Rs. 100.0 Million		10.25			
Over Rs. 100.0 Million to Rs. 250.0 Million		10.25			
Over Rs. 250.0 Million to Rs. 500.0 Million		10.25			
Over Rs. 500.0 Million		10.25			
Notice Deposits					
7 Days' Notice		10.25			
30 Days' Notice		10.25			
Term Deposits - Minimum Deposit PKR 25,000					(all rates are % p.a.)
Tenor	Monthly Intervals	Quarterly Intervals	Six Monthly Intervals	Yearly Intervals	At Maturity
1 Month	---	---	---	---	10.25
3 Months	10.25	---	---	---	10.30
6 Months	10.25	10.25	---	---	10.35
1 Year	10.25	10.25	10.30	---	10.50
2 Years	10.25	10.25	10.25	10.50	11.00
3 Years	10.25	10.50	10.75	10.75	11.25
<u>Diamond Deposits (Monthly Income Scheme)</u>					Profit Rates (% p.a.)
1 Year					10.25
2 Years					10.50
3 Years					10.75
<u>Sonari Roshan Munafa</u>		Monthly Profit (% p.a.)		Profit at Maturity (% p.a.)	
PKR 50,000 - PKR 49.99M		10.25		10.50	
PKR 50M - PKR 100M		10.25		11.00	
1 Year TDR, linked with Current Account					

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 cause reduction in rate of return by 100bps, if reduced rate is below minimum PLS Rate, then payout will be made on minimum PLS Rate.

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.