

ANNUALISED RATES OF PROFIT FOR DIFFERENT TYPES OF PLS DEPOSITS (PROVISIONAL)

PERIOD: JAN-2022 - JUN-2022

Effective 1-JAN-2022

Deposit Category		Profit Rates (% p.a.)			
PLS Savings Account		8.25			
Soneri Sahara Account (Senior Citizens)		8.25			
Soneri Youngsters Minor Savings Account		8.25			
Soneri Savings Accounts (Balance Threshold)					
Up to Rs. 10.0 Million		8.25			
Over Rs. 10.0 Million to Rs. 50.0 Million		8.25			
Over Rs. 50.0 Million to Rs. 100.0 Million		8.25			
Over Rs. 100.0 Million to Rs. 250.0 Million		8.25			
Over Rs. 250.0 Million to Rs. 500.0 Million		8.25			
Over Rs. 500.0 Million		8.25			
Notice Deposits					
7 Days' Notice		8.25			
30 Days' Notice		8.25			
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	---	---	---	---	8.25
3 Months	8.25	---	---	---	8.25
6 Months	8.25	8.25	---	---	8.25
1 Year	8.25	8.30	8.35	---	8.50
2 Years	8.50	8.55	8.60	8.65	8.75
3 Years	8.75	8.80	8.85	8.90	9.00
Soneri Nigehban Term Deposit (Monthly Income Scheme)					Profit Rates (% p.a.)
1 Year					8.25
2 Years					8.50
3 Years					8.75
TDR with Free Life Insurance Benefit (Terms & Conditions Apply)					
Soneri Ladies First Term Deposit (Monthly Income Scheme)					Profit Rates (% p.a.)
1 Year					8.50
2 Years					8.75
3 Years					9.00

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.

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.