



1- Revised Profit Rates for Saving Accounts W.e.f 01st August, 2024.

Sr.No	Product	Amount Limit (PKR)	Profit Rates	Calculation Method	Payment
1	Mahana Bachat Account	Upto to 500,000 500,001 to 1,000,000 1,000,001 to 5,000,000 5,000,001 and above	10.00% 10.20% 10.30% 10.50%	Daily Balance	Monthly
2	NRSP Bachat Account	Upto to 500,000 500,001 to 1,000,000 1,000,001 to 5,000,000 5,000,001 and above	10.25% 10.45% 10.55% 10.75%	Daily Balance	Half Yearly
3	NRSP Micro Cash Maximizer	Up to 10,000,000	10.00% 10.20%	Daily Balance	Monthly Half Yearly

2- Profit Rates For Term Deposits W.e.f 01st August, 2024

Profit Payment Frequency					
Term	Monthly	Quarterly	Semi-Annually	Yearly	Maturity
1 Month	12.50%	N/A	N/A	N/A	12.50%
3 Month	12.50%	13.00%	N/A	N/A	13.00%
6 Month	12.50%	12.70%	13.25%	N/A	13.25%
One Year	13.00%	13.25%	13.70%	14.50%	14.50%
Two Years	11.50%	11.75%	12.00%	12.50%	13.00%
Three Years	11.50%	11.75%	12.00%	12.50%	13.00%
Four Years	09.75%	10.00%	10.25%	10.75%	12.50%
Five Years	09.75%	09.75%	10.00%	10.50%	12.50%

3- Profit Rates on Term Deposits for Senior Citizens/Minors/Widows/Pensioner

Duration	Maximum Deposit limit for Single Customer - 50 Million	
	Profit Rate	
	Monthly	Maturity
1 Year	15.00%	16.50%
2 Year	13.50%	15.00%
3 Year	11.50%	14.00%
4 Year	10.75%	13.50%
5 Year	10.50%	13.50%

●Prematurity/earlyencashment penalty will be charge according to schedule. 0.10% Incentive will be continue on fresh deposit in TDR's.