

1- Profit Rates For Saving Accounts For The Period From January 01, 2018 To June 30, 2018

Sr. No	Product	Amount Limit (PKR)	Individuals	Calculation Method	Payment
1	Mahana Bachat Account	Up to 1,000,000 1000,001 to 10,000,000 10,000,001 to 25,000,000 25,000,001 and above	4.50% p.a 5.00% p.a 5.50% p.a 6.00% p.a	Daily Balance	Monthly
2	NRSP Bachat Account	Up to 1,000,000 1000,001 to 10,000,000 10,000,001 to 25,000,000 25,000,001 and above	4.75% p.a 5.25% p.a 5.75% p.a 6.25% p.a	Daily Balance	Half Yearly
3	Tanzeem Bachat Account	Any Amount	5.50%	Minimum Monthly Balance	Half Yearly
4	Kissan Bachat Account	Any Amount	5.50%	Minimum Monthly Balance	Half Yearly
5	Asan Saving Account	Any Amount	5.50%	Minimum Monthly Balance	Half Yearly

2- Profit Rates For Term Deposits For The Period From January 01, 2018 to Jun 30, 2018

Term	Profit Payment Frequency				
	Monthly	Quarterly	Semi-Annually	Yearly	Maturity
1 Month	5.50	N/A			5.50%
3 Month	5.50%	N/A			5.55%
6 Month	6.00%	6.25%	N/A		6.50%
One Year	6.50%	6.75%	7.00%	N/A	7.50%
Two Years	6.50%	6.75%	7.00%	7.50%	7.75%
Three Years	6.50%	6.75%	7.00%	7.50%	7.75%

3- Profit Rates on Term Deposits For Senior Citizens/Minors/Widow/Pensioner For The Period From January 01, 2018 to June 30, 2018

Senior Citizens	Customers with age 55 Years or above In case of joint account, one customer must be 55 Years or above		
Minor	Age Below 18 Years at the time of account opening as per Birth Certificate		
Widow	"Widow" must be mentioned on CNIC Or undertaking on a plain paper		
Pensioner	Customer will provide copy of Pension Book or any other valid document/certificate		
Maximum Limit	Maximum 5 Million for a customer		
Profit Payout	Tenure		
	1 Year	2 Year	3 Year
Monthly	9.00%	9.25%	9.50%
At Maturity	9.50%	10.00%	10.50%

Notes:

Withholding Tax applicable as levied by GoP

For early encashment of Term Deposit (S. No. 2 & 3 above) profit rate of "Asaan Saving Accounts" will be applicable on number of completed days.