

**ALL BRANCH MANAGERS**  
**(CONVENTIONAL BRANCHES)**

Dear Sir(s)

**HALF YEARLY PROFIT RATES ON PLS DEPOSITS**

We hereby authorize all branches to disburse profit on various types of PLS deposits for the half-year ended December 31, 2009 at the following rates:

	<b><u>01.07.2009 upto 31.12.2009</u></b>
<b><u>NOTICE DEPOSITS</u></b>	
7 to 29 DAYS	1.25%
30 DAYS	1.50%
<b><u>SPECIAL DEPOSITS</u></b>	
SPECIAL DEPOSIT ACCOUNT (SDA)	5.00%
<b><u>SAVING ACCOUNT</u></b>	
PLS SAVING ACCOUNT	5.00%
<b><u>TERM DEPOSITS</u></b>	
THREE MONTHS TDR	2.00%
SIX MONTHS TDR	2.50%
ONE YEAR TDR	5.50%
TWO YEARS TDR	6.00%
THREE YEARS TDR	6.50%
FOUR YEARS TDR	7.00%
FIVE YEARS TDR	8.00%
<b><u>KHYBER MONTHLY SCHEME</u></b>	
KHYBER MONTHLY SCHEME	3.50%
<b><u>REGULAR AMDANI SCHEME</u></b>	
REGULAR AMDANI SCHEME (5 years)	7.25% to 11.30%
<b><u>ZABARDAST AMDANI SCHEME</u></b>	
ZABARDAST AMDANI SCHEME	10.60%
<b><u>MAALA MAAL MUNAFA SCHEME</u></b>	
MAALA MAAL MUNAFA SCHEME	1 <sup>st</sup> Year 12.00%
	2 <sup>nd</sup> Year 13.00%
<b><u>DEPOSITS FROM BANKS/FINANCIAL INSTITUTIONS</u></b>	
DEPOSITS	1.50%

In order to ensure correct calculation, branches are advised to follow the formula illustrated below:

Formula:

1. Daily Products

$$\frac{\text{Rate of Profit}}{365 \times 100} \times \text{Total Products}$$

2. Monthly Products

$$\frac{\text{Rate of Profit}}{12 \times 100} \times \text{Total Products}$$

Decimal point should be rounded off as under:

Less than 0.50	Nil
0.50 And Above	Add 1

Profit on PLS Savings Deposits shall be payable on minimum monthly balances from the 6th of a month to the last date of a month whereas; profit on staff members accounts shall be paid on daily product basis.

Branches are advised to ensure deduction of **WITHHOLDING TAX** from the profits @ **10%**. The amount of Withholding Tax so deducted should be transferred to the concerned Income Tax Authorities within the stipulated period after adjustments of withholding tax already paid out of their suspense Account (if any).

Branches should also ensure that profit to customers is disbursed on or before January 18, 2010 positively.

Thanking you,

Yours truly,

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**RAHAT GUL**  
Vice President  
Chief Financial Officer

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**SHAHEER AHMED SHEIKH**  
Senior Vice President  
Banking Operations Division