



BOK/HO/ACCTS/2013/09

January 10, 2013

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

Dear Sir(s)

**HALF YEARLY PROFIT RATES ON PLS DEPOSITS**

We hereby authorize all branches <sup>conventional</sup> to disburse profit on various types of PLS deposits for the half-year ended December 31, 2012 at the following rates as approved by the competent Authority,

	01-07-2012 to 31-12-2012	
PLS SAVING ACCOUNT	6.00%	
SPECIAL DEPOSITS ACCOUNT (SDA)	6.00%	
<b>BELOW Rs. 01 MILLION</b>		
PLS 7 to 29 DAYS NOTICE DEPOSIT	1.25%	
PLS 30 DAYS NOTICE DEPOSIT	1.50%	
<b>ABOVE Rs. 01 MILLION</b>		
PLS 7 to 29 DAYS NOTICE DEPOSIT	3.00%	
PLS 30 DAYS NOTICE DEPOSIT	5.00%	
THREE MONTHS TDR	6.10%	
SIX MONTHS TDR	6.20%	
ONE YEAR TDR	6.30%	
TWO YEARS TDR	6.50%	
THREE YEARS TDR	6.75%	
FOUR YEARS TDR	7.00%	
FIVE YEARS TDR	8.00%	
REGULAR AMDANI SCHEME (5 years)	7.25% to 11.30%	
ZABARDAST AMDANI SCHEME	10.60%	
MAALA MAAL	1 <sup>st</sup> Year	10.00%
MUNAFI	2 <sup>nd</sup> Year	11.00%
SCHEME	1 <sup>st</sup> year (senior citizen)	11.25%
	2 <sup>nd</sup> year (Senior citizen)	11.50%

			For Fresh Deposits / Renewals
		01-07-2012 to 28-08-2012	29-08-2012 to 31-12-2012
<b>BE-BAHA MAHANA AMADANI SCHEME</b>	THREE MONTHS	10.50%	9.50%
	SIX MONTHS	11.00%	10.00%
	ONE YEAR TDR	11.50%	10.50%
<b>05 YEAR TERM DEPOSIT FRIENDLY SCHEME</b>	First Year Profit	11.50%	10.50%
	Second Year Profit	12.00%	11.00%
	Third Year Profit	12.50%	11.50%
	Fourth Year Profit	13.00%	12.00%
	Fifth Year Profit	13.50%	12.50%
	1 <sup>st</sup> year (senior citizen / widows)	12.00%	11.00%
	2 <sup>nd</sup> year (senior citizen / widows)	12.50%	11.50%
	3 <sup>rd</sup> year (senior citizen / widows)	13.00%	12.00%
	4 <sup>th</sup> year (senior citizen / widows)	13.50%	12.50%
	5 <sup>th</sup> year (senior citizen / widows)	14.00%	13.00%
<b>DEPOISTS FROM FINANCIAL INSTITUTIONS SPECIAL DEPOSITS</b>		1.50%	1.50%