

ALL BRANCH MANAGERS/CHIEF MANAGERS
(CONVENTIONAL BRANCHES)

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 June 30, 2013 at the following rates as approved by the competent Authority,

	01-01-2013 to 30-06-2013
PLS SAVING ACCOUNT	6.00%
SPECIAL DEPOSITS ACCOUNT (SDA)	6.00%
BELOW Rs. 01 MILLION	
PLS 7 to 29 DAYS NOTICE DEPOSIT	6.00%
PLS 30 DAYS NOTICE DEPOSIT	6.00%
ABOVE Rs. 01 MILLION	
PLS 7 to 29 DAYS NOTICE DEPOSIT	6.00%
PLS 30 DAYS NOTICE DEPOSIT	6.00%
THREE MONTHS TDR	6.10%
SIX MONTHS TDR	6.15%
ONE YEAR TDR	6.20%
TWO YEARS TDR	6.65%
THREE YEARS TDR	6.95%
FOUR YEARS TDR	7.50%
FIVE YEARS TDR	8.00%
REGULAR AMDANI SCHEME (5 years)	7.25% to 11.30%
ZABARDAST AMDANI SCHEME	10.60%
MAALA MAAL	1 st Year
MUNAFAS SCHEME	2 nd Year
	1 st year (senior citizen)
	2 nd year (Senior citizen)

			For Fresh/ Renewals Deposit
		01.01.2013 to 30.06.2013	01.06.2013 to 30.06.2013
BE-BAHA MAHANA AMADANI SCHEME	THREE MONTHS	9.50%	8.50%
	SIX MONTHS	10.00%	9.00%
	ONE YEAR TDR	10.50%	9.50%
05 YEAR TERM DEPOSIT FRIENDLY SCHEME	First Year Profit	10.50%	9.50%
	Second Year Profit	11.00%	10.00%
	Third Year Profit	11.50%	10.50%
	Fourth Year Profit	12.00%	11.00%
	Fifth Year Profit	12.50%	11.50%
	1 st year (senior citizen / widows)	11.00%	10.00%
	2 nd year (senior citizen / widows)	11.50%	10.50%
	3 rd year (senior citizen / widows)	12.00%	11.00%
	4 th year (senior citizen / widows)	12.50%	11.50%
5 th year (senior citizen / widows)	13.00%	12.00%	
DEPOISTS FROM FINANCIAL INSTITUTIONS SPECIAL DEPOSITS		6.00%	6.00%