



1- Revised Profit Rates for Saving Accounts W.e.f 01<sup>st</sup>February, 2025:

Sr.No	Product	Amount Limit (PKR)	Profit Rates	Calculation Method	Payment
1	Mahana Bachat Account	Upto to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 10,000,000 10,000,001 and 50,000,000 50,000,000 to 100,000,000 100,000,001 to 500,000,000 500,000,001	5.00% 5.00% 5.00% 5.50% 5.50% 5.50% 6.00%	Daily Balance	Monthly
2	NRSP Bachat Account	Upto to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 10,000,000 10,000,001 and 50,000,000 50,000,000 to 100,000,000 100,000,001 to 500,000,000 500,000,001	5.15% 5.15% 5.15% 5.65% 5.65% 5.65% 6.15%	Daily Balance	Half Yearly
3	NRSP Micro Cash Maximizer	Up to 10,000,000	5.25% 5.50%	Daily Balance	Monthly Half Yearly

2- Profit Rates For Term Deposits W.e.f 28<sup>th</sup> January, 2025:

Term	Profit Payment Frequency				
	Monthly	Quarterly	Semi-Annually	Yearly	Maturity
1 Month	6.00%	N/A	N/A	N/A	6.00%
3 Month	7.00%	7.50%	N/A	N/A	7.50%
6 Month	7.00%	7.20%	7.75%	N/A	7.75%
One Year	7.50%	7.75%	8.20%	8.00%	8.00%
Two Years	8.50%	8.75%	9.00%	9.25%	9.50%
Three Years	8.60%	9.10%	9.35%	9.60%	10.00%
Four Years	8.60%	9.10%	9.35%	9.60%	11.00%
Five Years	8.60%	9.10%	9.35%	9.60%	11.50%

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

Duration	Maximum Deposite limit for Single Customer - 50 Million	
	Profit Rate	
	Monthly	Maturity
1 Year	8.50%	9.00%
2 Year	9.00%	10.00%
3 Year	9.10%	10.50%
4 Year	8.60%	11.00%
5 Year	8.60%	11.50%

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