



## ANNUALIZED RATES OF EXPECTED RETURN ON PLS DEPOSITS EFFECTIVE JANUARY 01, 2009 TO JUNE 30, 2009

Type of Account	Tiers / Tenure	Expected Rates (p.a.) Effective Jan 01, 2009		
Current Account		00%		
<b>Savings Accounts</b>				
Savings Account		5.00%		
Mahana Khazana – Individuals	10,000 - .100,000	5.00%		
	Over 100K – 500K	6.00%		
	Over 500K – 1M	7.00%		
	Over 1 M – 2 M	8.00%		
	Over 2 M – 5 M	8.50%		
	Above 5 M	Rate provided by Treasury		
	Mahana Khazana - Corporate	Up-to 2.5 M	5.00%	
Over 2.5 M – 10 M		8.00%		
Above 10 M		Rate provided by Treasury		
*Smart Savings Classic (Individuals)	Up-to 100k	5.00%		
	Over 100k – 500 k	5.00%		
	Over 500k	5.00%		
*Smart Savings Gold (Individuals)	Up-to 1M	5.00%		
	Over 1M – 5 M	5.00%		
	Over 5M – 25 M	5.00%		
	Over 25M	5.00%		
*Smart Savings Corporate	Up-to 100k	5.00%		
	Over 100k – 1 M	5.00%		
	Over 1M – 5 M	5.00%		
	Over 5M – 10 M	5.00%		
	Over 10M – 50 M	5.00%		
	Over 50M – 100 M	5.00%		
	Over 100M	5.00%		
<b>* All product of Smart Saving Accounts are discontinued w.e.f. June 01, 2008</b>				
**Smart Term Deposits (Individuals)	1 Month	5.00%		
	2 Months	5.00%		
	3 Months	5.50%		
	6 Months	6.00%		
	9 Months	6.50%		
	1 Year	7.25%		
	2 Years	7.50%		
	3 Years	10.00%		
	4 Years	11.00%		
	5 Years	12.00%		
<b>Term Deposit Account</b>				
<b>Deposit</b>	<b>7 days-29 days</b>	<b>1 Month</b>	<b>3 Months</b>	<b>6 Months</b>
100,000 - 1 M	8.00%	11.00%	12.00%	13.00%
1 M - 10 M	9.00%	11.25%	12.25%	13.25%
10 M - 50 M	10.00%	11.50%	12.50%	13.50%
50 M plus	Rates provided by GHBB/RH			
<b>Maheena Asaan</b>	12 Months	14.50% Monthly 15.25% Maturity		
	36 Months	15.50% Monthly 16.25% Maturity		



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Type of Account	Tiers / Tenure	Expected Rates (p.a.) Effective Jan 01, 2009
**Smart Term Deposits (Corporate) 1M to 24.99M	1 Month	5.00%
	3 Months	5.00%
	6 Months	6.00%
	1 Year	6.50%
	2 Years	7.00%
	3 Years	7.50%
25M to 49.99M	1 Month	5.00%
	3 Months	5.65%
	6 Months	6.50%
	1 Year	7.00%
	2 Years	7.20%
	3 Years	8.00%
50 M to 99.99 M	1 Month	5.00%
	3 Months	6.00%
	6 Months	6.75%
	1 Year	7.35%
	2 Years	7.65%
	3 Years	8.50%
100 M to 199.99 M	1 Month	5.75%
	3 Months	6.65%
	6 Months	7.15%
	1 Year	7.50%
	2 Years	8.00%
	3 Years	9.00%
Over 200 M	1 Month	6.00%
	3 Months	7.00%
	6 Months	7.50%
	1 Year	7.75%
	2 Years	10.50%
	3 Years	12.00%
<b>** All products of Smart Term Deposits are discontinued w.e.f. June 01, 2008. Any renewal under Smart Term Deposits Should be transferred to Maheena Asaan (TDR) Account.</b>		
Deposit Growth Certificates 5 Years and above		5.50%
Special Notice Deposits	7 – 29 days	5.00%
Financial Institutions Deposits		Rates Provided by Treasury

ALCO / Management Discretion used in terms of SBP BPD Circular No 16 dated April 14, 2005.

Sd/-  
Chief Financial Officer

Sd/-  
Group Executive – Operations & Technology