



ANNUALIZED RATES OF EXPECTED RETURN ON PLS DEPOSITS EFFECTIVE JULY 01, 2011 TO DECEMBER 31, 2011

REVISED


Type of Account	Tiers / Tenure	Expected Rates of Profit (p.a.) Effective 01.07.2011	Expected Rates of Profit (p.a.) Effective 07.09.2011	Expected Rates of Profit (p.a.) Effective 13.10.2011
Current Account		00%	00%	00%
Savings Accounts				
Savings Account		5.00%	5.00%	5.00%
Mahana Khazana – Individuals	Up-to 100,000	5.00%	5.00%	5.00%
	Over 100 K – 1 M	7.00%	7.00%	7.00%
	Over 1 M – 2 M	8.00%	8.00%	8.00%
	Over 2 M – 3 M	8.50%	8.50%	8.50%
	Over 3 M – 10 M	8.75%	8.75%	8.75%
	Above 10 M	8.75%	10.00%	10.00%
Mahana Khazana – Corporate	Up-to 2.5 M	5.00%	5.00%	5.00%
	Above 2.5 M	8.00%	8.00%	8.00%
* Smart Savings Classic – Individuals	Up-to 100k	5.00%	5.00%	5.00%
	Over 100k – 500k	5.00%	5.00%	5.00%
	Over 500k	5.00%	5.00%	5.00%
* Smart Savings Gold – Individuals	Up-to 1M	5.00%	5.00%	5.00%
	Over 1M – 5 M	5.00%	5.00%	5.00%
	Over 5M – 25 M	5.00%	5.00%	5.00%
	Over 25M	5.00%	5.00%	5.00%
* Smart Savings – Corporate	Up-to 100k	5.00%	5.00%	5.00%
	Over 100k – 1 M	5.00%	5.00%	5.00%
	Over 1M – 5 M	5.00%	5.00%	5.00%
	Over 5M – 10 M	5.00%	5.00%	5.00%
	Over 10M – 50 M	5.00%	5.00%	5.00%
	Over 50M – 100 M	5.00%	5.00%	5.00%
Samar Savings Account	Below Rs.100,000	5.00%	5.00%	5.00%
	Over Rs.100,000 - 999,999.99	9.25%	9.25%	9.25%
	Rs.1,000,000 - 2,999,999.99	9.75%	9.75%	9.75%
	Rs.3,000,000 & Above	10.00%	10.00%	10.00%
* All products of Smart Saving Accounts are discontinued w.e.f. June 01, 2008				
** Smart Term Deposits – Individuals	1 Month	5.00%	5.00%	5.00%
	2 Months	5.00%	5.00%	5.00%
	3 Months	5.50%	5.50%	5.50%
	6 Months	6.00%	6.00%	6.00%
	9 Months	6.50%	6.50%	6.50%
	1 Year	7.25%	7.25%	7.25%
	2 Years	7.50%	7.50%	7.50%
	3 Years	10.00%	10.00%	10.00%
	4 Years	11.00%	11.00%	11.00%
5 Years	12.00%	12.00%	12.00%	
Term Deposit Account				
Deposit	7 days – 29 days	1 Month	3 Months	6 Months
100,000 – 1 M	5.00%	7.00%	9.00%	9.75%
Over 1 M – 10 M	6.00%	8.00%	9.25%	10.00%
Over 10 M – 50 M	7.00%	9.00%	9.50%	10.25%
Over 50 M	Rates provided by Group Executive – CB			
Maheena Asaan	12 Months	11.50% Monthly 12.25% Maturity	11.50% Monthly 12.25% Maturity	11.50% Monthly 12.00% Maturity
Maheena Asaan (Plus)	12 Months	12.00 % Monthly	12.00 % Monthly	11.75 % Monthly


Note:

1. Tiers & Rate of Mahana Khazana (Individuals) revised wef 07-09-2011.
2. Rates of TDRs revised wef 13-10-2011 – Revised rates will be applicable to those deposits which are booked from 13-10-2011 whereas previous rates will remain applicable to those deposits which were booked prior to 13th October, 2011.


Chief Financial Officer


Group Head - Operations & Technology


SAJJAD QURESHI
18/10/11


SAIMA SAIFI
18/10/11



**ANNUALIZED RATES OF EXPECTED RETURN ON PLS DEPOSITS
EFFECTIVE JULY 01, 2011 TO DECEMBER 31, 2011**

REVISED

Type of Account	Tiers / Tenure	Expected Rates of Profit (p.a.) Effective 01.07.2011	Expected Rates of Profit (p.a.) Effective 13.10.2011
** Smart Term Deposits – Corporate 1M to 24.99 M	1 Month	5.00%	5.00%
	3 Months	5.00%	5.00%
	6 Months	6.00%	6.00%
	1 Year	6.50%	6.50%
	2 Years	7.00%	7.00%
	3 Years	7.50%	7.50%
25M to 49.99 M	1 Month	5.00%	5.00%
	3 Months	5.65%	5.65%
	6 Months	6.50%	6.50%
	1 Year	7.00%	7.00%
	2 Years	7.20%	7.20%
	3 Years	8.00%	8.00%
50 M to 99.99 M	1 Month	5.00%	5.00%
	3 Months	6.00%	6.00%
	6 Months	6.75%	6.75%
	1 Year	7.35%	7.35%
	2 Years	7.65%	7.65%
	3 Years	8.50%	8.50%
100 M to 199.99 M	1 Month	5.75%	5.75%
	3 Months	6.65%	6.65%
	6 Months	7.15%	7.15%
	1 Year	7.50%	7.50%
	2 Years	8.00%	8.00%
	3 Years	9.00%	9.00%
Over 200 M	1 Month	6.00%	6.00%
	3 Months	7.00%	7.00%
	6 Months	7.50%	7.50%
	1 Year	7.75%	7.75%
	2 Years	10.50%	10.50%
	3 Years	12.00%	12.00%
Samar Term Deposit Account	Below Rs.1,000,000	12.50%	12.00%
	Over Rs.1,000,000 – 2,999,999.99	12.75%	12.00%
	Rs.3,000,000 & Above	13.00%	12.00%
** 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.			
Deposit Growth Certificates 5 Years and above		5.50%	5.50%
Special Notice Deposits	7 – 29 days	5.00%	5.00%
Financial Institutions Deposits	Rates provided by Treasury		

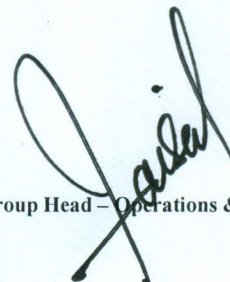
Note:

1. Tiers & Rate of Mahana Khazana (Individuals) revised wef 07-09-2011.
2. Rates of TDRs revised wef 13-10-2011 – Revised rates will be applicable to those deposits which are booked from 13-10-2011 whereas previous rates will remain applicable to those deposits which were booked prior to 13th October, 2011.

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



Chief Financial Officer



Group Head – Operations & Technology

18/10/11
SAIGAD
ADRESHI

18/10/11
SAJMA
SAFI