

Deposit Rate Sheet

Effective Date	01-Jan-25
Validity up to	31-Jan-25

LCY Saving Account

S.No	Category	Balance Amount	Profit Payable	Simple Interest (per Annum)
1	BOP PLS Saving Account *	Up to PKR 1 billion	Semi – Annual	11.50%
2	BOP Asaan Saving Account	PKR 1/- & above	Semi – Annual	11.50%
3	BOP Behtareen Munafa Account	PKR 1/- & above	Monthly	11.50%
4	BOP Mera Munafa Account	PKR 1/- & above	Monthly / Quarterly	11.50%
5	BOP Young Lion Saving Account	PKR 1/- & above	Monthly	11.50%
6	BOP PLS Direct Pension Credit Account	PKR 1/- & above	Semi-Annually	11.50%
7	BOP Naaz Saving Account			11.50%
		PKR 1/- to 50,000/-	Monthly	11.50%
		PKR 50,001/- to 500,000/-	Monthly	11.60%
		PKR 500,001/- to 3,000,000/-	Monthly	11.65%
		PKR 3,000,001/- and above	Monthly	11.75%
8	BOP - Kissan Dost Saving Account	PKR 1/- & above	Semi-Annually	11.50%
9	BOP PLS LG Account	PKR 1/- & above	Semi-Annually	11.50%
10	BOP @ Work Saving Account	PKR 1/- & above	Semi-Annually	11.50%
11	BOP – Corporate Premium Plus Account *	Up to PKR 1 billion	Semi-Annually	11.50%
12	BOP - Corporate Premium Account *	Up to PKR 1 billion	Semi-Annually	11.50%
13	BOP Khaas (Semi) Saving Account		Semi-Annually	11.50%
14	BOP Khaas (MTH) Saving Account		Monthly	11.50%
15	BOP Non Resident Value Saving Account (RDA)	PKR 1/- & above	Semi- Annually	11.50%
16	Roshan Digital Account	PKR 1/- & above	Semi- Annually	11.50%
17	One Day Deposit (ODD)		At maturity	7.75%
* These accounts will have a sweep feature. Amount in excess of PKR 1 billion will be converted to One-day deposit.				

FCY Saving Account

S.No	Category	Currency	Balance Amount	Profit Payable	Simple Interest (per Annum)
1	BOP FCY Saving Account				
		USD	100 & above	Semi-Annually	2.50%
		GBP	100 & above	Semi-Annually	1.70%
		EUR	100 & above	Semi-Annually	1.00%
2	BOP FCY Supreme Saving Account				
		USD	100,000 & above	Semi-Annually	2.55%
		GBP	100,000 & above	Semi-Annually	1.70%
		EUR	100,000 & above	Semi-Annually	1.00%

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LCY Term Deposit					
S.NO	Category	Tenor	Amount	Profit Payable	Profit Rate (Per Annum)
1	Term Deposit				
		1 Mth	PKR 10,000 & above	At Maturity	6.00%
		3 Mth	PKR 10,000 & above	At Maturity	6.00%
		6 mth	PKR 10,000 & above	At Maturity	6.00%
		1 Year	PKR 10,000 & above	Semi-Annual Annual	5.80% 6.00%
		2Year	PKR 10,000 & above	Semi-Annual Annual At Maturity	6.05% 6.25% 6.65%
		3Year	PKR 10,000 & above	Semi-Annual Annual At Maturity	5.80% 6.00% 6.85%
		5Year	PKR 10,000 & above	Semi-Annual Annual At Maturity	5.55% 5.75% 7.40%
2	BOP Bonus Munafa Term Deposit**				Base Rate Bonus Rate
		1mth	PKR 50,000 Above	At maturity	8.50% 4.00%
		3 mth	PKR 50,000 Above	Monthly	8.50% 3.00%
		6 mth	PKR 50,000 Above	Monthly	8.50% 3.00%
		1 Year	PKR 50,000 Above	Monthly	8.50% 3.00%
		2 Year	PKR 50,000 Above	Monthly	8.50% 3.00%
		3 Year	PKR 50,000 Above	Monthly	8.50% 3.50%
**A base profit rate as per is offered on all fresh BMTDs. An additional profit per annum (bonus rate) will also be paid on these BMTDs for the month if the customer maintains a monthly average balance of at least 25% of total outstanding BMTD(s) amount in a linked Current Deposit account.					
3	Short Notice Time Deposits (Rollover only/ No Fresh Booking)				
		SNTD 7 Days			5.75%
		SNTD 30 Days			5.75%
4	PLS Term Deposits (Rollover only/ No Fresh Booking)				
		TDR 1- month and Above		Semi-Annual	5.75%
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5	Floating Term Deposit		
	1 Mth	At Maturity	8.00%
	2 Mth	At Maturity	8.00%
	3 Mth	At Maturity	8.00%
	6 Mth	At Maturity	8.00%
	1 Year	Semi-Annual	8.00%
		At maturity	8.00%
	2Year	Semi-Annual	8.00%
		Annual	8.00%
		At Maturity	8.00%
	3Year	Semi-Annual	8.00%
		Annual	8.00%
		At Maturity	8.00%
	5Year	Semi-Annual	8.00%
		Annual	8.00%
		At Maturity	8.00%

FCY Term Deposit

S.NO	Category	Tenor	Amount	Currency	Profit Payable	Profit Rate (Per Annum)
1	Term deposit					
		1-mnth	1,000 & Above	USD	At maturity	3.25%
		3-mnth	1,000 & Above	USD	Monthly	2.95%
					At maturity	3.00%
		6-mnth	1,000 & Above	USD	Monthly	2.40%
					Quarterly	2.45%
					At maturity	2.50%
		1-yr	1,000 & Above	USD	Monthly	1.90%
					Quarterly	1.95%
					Semi-Annual	1.95%
					At maturity	2.00%

Kindly take rates from Treasury for TDR for amount PKR 1 Billion & above in LCY and USD 3 Million & above in FCY.