

Deposit Rate Sheet

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

LCY Saving Account

S.No	Category	Balance Amount	Profit Payable	Simple Interest (per Annum)	
				MDR	Non-MDR*
1	BOP PLS Saving Account **	Up to PKR 1 billion	Semi – Annual	10.50%	7.50%
2	BOP Asaan Saving Account	For All Amounts	Semi – Annual	10.50%	N/A
3	BOP Behtareen Munafa Account	For All Amounts	Monthly	10.50%	7.50%
4	BOP Meera Munafa Account	For All Amounts	Semi-Annual	N/A	7.50%
5	BOP Young Lion Saving Account	For All Amounts	Monthly	10.50%	N/A
5	BOP PLS Direct Pension Credit Account	For All Amounts	Semi-Annually	10.50%	N/A
6	BOP Naaz Saving Account			10.50%	N/A
	Slab 1	Up to PKR 50,000/-	Monthly	10.50%	N/A
	Slab 2	Above PKR 50,000/- Up to PKR 500,000/-	Monthly	10.60%	N/A
	Slab 3	Above PKR 500,000/- Up to PKR 3,000,000/-	Monthly	10.65%	N/A
	Slab 4	Above PKR 3,000,000/-	Monthly	10.75%	N/A
7	BOP - Kissan Dost Saving Account	For All Amounts	Semi-Annually	10.50%	N/A
8	BOP PLS LG Account	For All Amounts	Semi-Annually	10.50%	7.50%
9	BOP @ Work Saving Account	For All Amounts	Semi-Annually	10.50%	7.50%
10	BOP Khaas (Semi) Saving Account	For All Amounts	Semi-Annually	10.50%	7.50%
11	BOP Khaas (MTH) Saving Account	For All Amounts	Monthly	10.50%	7.50%
12	BOP Non Resident Value Saving Account (RDA)	For All Amounts	Semi- Annually	10.50%	N/A
13	Roshan Digital Account	For All Amounts	Semi- Annually	10.50%	N/A
14	One Day Deposit (ODD)	For All Amounts	At maturity	7.00%	

* SBP policy Circular No. BPRD NO.05/2024

** These accounts will have a sweep feature. Amount in excess of PKR 1 billion will be converted to One-day deposit.

FCY Normal FE-25 Saving Accounts

S.No	Category	Currency	Balance Amount	Profit Payable	Simple Interest (per Annum)
1	BOP FCY Saving Account (Normal FE-25 Account Class)	USD	USD 5,000 and above	Semi-Annually	2.25%
		GBP	Equivalent to USD 5,000 and above	Semi-Annually	1.00%
		EUR	Equivalent to USD 5,000 and above	Semi-Annually	0.75%
2	BOP FCY Supreme Saving Account (Normal FE-25 Account Class)	USD	USD 5,000 and above	Semi-Annually	2.30%
		GBP	Equivalent to USD 5,000 and above	Semi-Annually	1.05%
		EUR	Equivalent to USD 5,000 and above	Semi-Annually	0.80%

Deposit Rate Sheet

LCY Term Deposits (For Special Rates)

S.NO	Category	Tenor	Amount	Profit Payable	Profit Rate (Per Annum)
1	LCY Term Deposits				
		1 Month	PKR 10,000 & above	At Maturity	7.00%
		3 Month	PKR 10,000 & above	Monthly	6.70%
				At Maturity	6.75%
		6 Month	PKR 10,000 & above	Monthly	6.60%
				Quarterly	6.65%
				At Maturity	6.70%
		1 Year	PKR 10,000 & above	Monthly	6.50%
				Quarterly	6.55%
				Semi-Annual	6.60%
				At Maturity	6.65%
		2 Year	PKR 10,000 & above	Monthly	7.00%
				Quarterly	7.05%
				Semi-Annual	7.10%
				At Maturity	7.50%
		3 Year	PKR 10,000 & above	Monthly	7.00%
				Quarterly	7.10%
				Semi-Annual	7.15%
				At Maturity	7.85%
		5 Year	PKR 10,000 & above	Monthly	7.10%
				Quarterly	7.15%
				Semi-Annual	7.25%
				At Maturity	8.50%

2	BOP Bonus Munafa Term Deposit***			Base Rate	Bonus Rate
	1 Month	PKR 50,000 & Above	At maturity	8.00%	5.00%
	3 Month	PKR 50,000 & Above	Monthly	8.00%	4.00%
	6 Month	PKR 50,000 & Above	Monthly	8.00%	4.00%
	1 Year	PKR 50,000 & Above	Monthly	8.00%	4.00%
	2 Year	PKR 50,000 & Above	Monthly	8.00%	4.00%
	3 Year	PKR 50,000 & Above	Monthly	8.00%	4.50%

***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

	Amount	Profit Payable	Profit Rate (Per Annum)
3	Short Notice Time Deposits (Rollover only/ No Fresh Booking)		
	SNTD 7 Days	At Maturity	6.75%
	SNTD 30 Days	At Maturity	7.00%
4	PLS Term Deposits (Rollover only/ No Fresh Booking)		
	TDR 1- month and Above	Monthly Quarterly Half Yearly At Maturity	6.75%
5	Floating Term Deposit		
	1 Month & Above	Monthly Quarterly Half Yearly At Maturity	8.00%

Deposit Rate Sheet

FCY Fixed Term Deposit

Currency Wise Profit Rates (Per Annum)

S.No	Tenor	Amount	Profit Payable	USD	GBP	EUR
1	1-Mth	1,000 & Above	At Maturity	2.25%	1.25%	0.85%
2	3-Mth	1,000 & Above	Monthly	2.30%	1.30%	0.85%
			At Maturity	2.35%	1.35%	0.90%
3	6-Mth	1,000 & Above	Monthly	2.50%	1.40%	0.85%
			Quarterly	2.60%	1.45%	0.90%
			At Maturity	2.75%	1.50%	1.00%
4	1-Yr	1,000 & Above	Monthly	2.40%	1.75%	1.00%
			Quarterly	2.45%	1.80%	1.10%
			Semi-Annual	2.50%	1.90%	1.20%
			At Maturity	2.55%	2.00%	1.25%

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