

MISC. INSTRUCTIONS CIRCULAR # 2023/ 102

July 5, 2023

PAYMENT OF PROFIT ON DEPOSITS

The management has decided to pay profit on PLS Deposits for 1st & 2nd Quarters of the year 2023 ended on 31.03.2023 & 30.06.2023 along with revision in provisional profit rates applicable w.e.f. July, 1st 2023 as follows:

CATEGORY	Payment of Profit				Proposed Profit Rates per Annum
	1st Quarter		2nd Quarter		Effective from 01.07.2023
	Effective from 01.01.2023	Effective from 01.02.2023	Effective from 01.04.2023	Effective from 01.05.2023	
	to 31.01.2023	to 31.03.2023	to 30.04.2023	to 30.06.2023	
1- <u>Short Notice Time Deposits (Roll Over only)</u>					
SNTD 07 days	5.75%	5.75%	5.75%	5.75%	5.75%
SNTD 30 days	5.75%	5.75%	5.75%	5.75%	5.75%
2- <u>PLS Term Deposits</u>					
TDR-01 Month & above	5.75%	5.75%	5.75%	5.75%	5.75%
3- <u>PLS Saving Bank Account</u>	14.50%	15.50%	18.50%	19.50%	20.50%
4- <u>Corporate Premier Account</u> <i>(Profit Payment on monthly basis)</i>	14.50%	15.50%	18.50%	19.50%	20.50%
5- <u>Corporate Premium Plus Savings Account (CPP)</u> <i>(Profit Payment on monthly basis)</i>	14.50%	15.50%	18.50%	19.50%	20.50%
6- <u>PLS Saving Bank - Staff Accounts</u>	14.50%	15.50%	18.50%	19.50%	20.50%
7- <u>PLS Direct Pension Credit Account</u>	14.50%	15.50%	18.50%	19.50%	20.50%
8- <u>BOP Young Lions Savings Account</u> <i>(Profit Payment on monthly basis)</i>	14.50%	15.50%	18.50%	19.50%	20.50%
9- <u>BOP Behtareen Munafa Account</u> <i>(Profit Payment on monthly basis)</i>	14.50%	15.50%	18.50%	19.50%	20.50%
10- <u>BOP Aasaan Saving Account</u>	14.50%	15.50%	18.50%	19.50%	20.50%
11- <u>BOP LG PLS Saving A/c</u>	14.50%	15.50%	18.50%	19.50%	20.50%
12- <u>BOP Kissan Dost Saving A/c</u>	14.50%	15.50%	18.50%	19.50%	20.50%
13- <u>Non Resident Value saving Accounts (RDA)</u>	14.50%	15.50%	18.50%	19.50%	20.50%


14- <u>BOP Khass Saving Account</u>	14.50%	15.50%	18.50%	19.50%	20.50%
15- <u>BOP Khaas Saving Monthly Profit Account</u>	14.50%	15.50%	18.50%	19.50%	20.50%
16- <u>BOP@work Saving Account</u>	14.50%	15.50%	18.50%	19.50%	20.50%
17- <u>Roshan Digital Saving Account (RDA)</u>	14.50%	15.50%	18.50%	19.50%	20.50%
18- <u>BOP NAAZ Account (Saving)</u> (Profit Payment on monthly basis)					
0 to Rs. 50,000	14.50%	15.50%	18.50%	19.50%	20.50%
Rs. 50,000 to Rs. 500,000	14.75%	15.75%	18.75%	19.75%	20.75%
Rs. 500,000 to Rs. 3,000,000	15.00%	16.00%	19.00%	20.00%	21.00%
Over Rs. 3,000,000	15.25%	16.25%	19.25%	20.25%	21.25%
19- <u>BOP Bonus Munafa Term Deposit (BMTDs)</u> Minimum Deposit Rs.50,000/- (Profit Payment on monthly basis)					

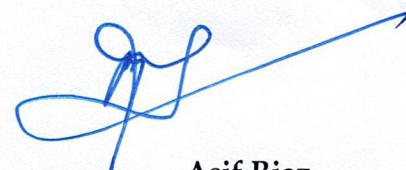
In terms of Misc. Instructions Circular # 2022/054 dated 31-03-2022, a base profit rate of 8.25% is offered on all BMTDs booked after the circular issuance date, as per the Column (A) below. An additional profit per annum as mentioned below in Column (B) will also be paid on these BMTDs for the month if the customer maintains a monthly average balance of at least 25% of total outstanding BMTD(s) amount in a linked Current Deposit Account.

Sr. No	CATEGORY	Profit Rate per Annum	Bonus Profit Rate per Annum
		A	B
1	1 Month	8.25%	4.50%
2	3 Month	8.25%	5.25%
3	6 Month	8.25%	6.25%
4	1 Year	8.25%	6.75%
5	2 Year	8.25%	6.75%
6	3 Year	8.25%	6.75%

The above profit rates of BMTDs along with subsequent changes if any should be used for provisional calculation of profit payable on deposits w.e.f. July 1, 2023

All incumbents are advised to ensure meticulous compliance of above instructions.


Nadeem Amir
Chief Financial Officer


Asif Riaz
Group Head Consumer Banking