

MISC. INSTRUCTIONS CIRCULAR # 2024/156

**PROFIT RATES ON PLS DEPOSITS**

Consequent upon revision in SBP Repo Rate (Interest Rate Corridor-Floor), following provisional rates of profit on PLS deposits will be applicable w.e.f. October 01, 2024:

Sr. No.	CATEGORY	Profit Rates Per Annum Effective from 01.10.2024
<b>1-</b>	<b>Short Notice Time Deposits</b> <i>(Roll Over only / no fresh booking)</i>	
	SNTD 07 days	5.75%
	SNTD 30 days	5.75%
<b>2-</b>	<b>PLS Term Deposits</b> <i>(Roll Over only / no fresh booking)</i>	
	TDR-01 Month & above	5.75%
<b>3-</b>	<b>Floating Term Deposit</b>	
	TDR-01 Month & Above	12.50%
<b>4-</b>	<b>PLS Saving Bank Account</b>	16.00%
<b>5-</b>	<b>Corporate Premier Account</b> <i>(Profit Payment on bi annual basis)</i>	16.00%
<b>6-</b>	<b>Corporate Premium Plus Savings Account (CPP)</b> <i>(Profit Payment on bi annual basis)</i>	16.00%
<b>7-</b>	<b>Mera Munafa Account</b> <i>(Profit Payment on Monthly / Quarterly basis)</i>	16.00%
<b>8-</b>	<b>PLS Saving Bank - Staff Accounts</b>	16.00%
<b>9-</b>	<b>PLS Direct Pension Credit Account</b>	16.00%
<b>10-</b>	<b>BOP Young Lions Savings Account</b> <i>(Profit Payment on monthly basis)</i>	16.00%
<b>11-</b>	<b>BOP Behtareen Munafa Account</b> <i>(Profit Payment on monthly basis)</i>	16.00%
<b>12-</b>	<b>BOP Asaan Saving Account</b>	16.00%
<b>13-</b>	<b>BOP LG PLS Saving A/c</b>	16.00%
<b>14-</b>	<b>BOP Kissan Dost Saving A/c</b>	16.00%
<b>15-</b>	<b>Non Resident Value saving Accounts (RDA)</b>	16.00%
<b>16-</b>	<b>BOP Khass Saving Account</b>	16.00%
<b>17-</b>	<b>BOP Khaas Saving Monthly Profit Account</b>	16.00%

Sr. No.	CATEGORY	Profit Rates Per Annum
		Effective from 01.10.2024
18-	BOP@work Saving Account	16.00%
19-	Roshan Digital Saving Account (RDA)	16.00%
20-	<b>BOP NAAZ Account (Saving)</b> <i>(Profit Payment on monthly basis)</i>	
	0 to Rs. 50,000	16.00%
	Rs. 50,000 to Rs. 500,000	16.10%
	Rs. 500,000 to Rs. 3,000,000	16.15%
	Over Rs. 3,000,000	16.25%

**21- BOP Bonus Munafa Term Deposit**

Minimum Deposit Rs.50,000/-

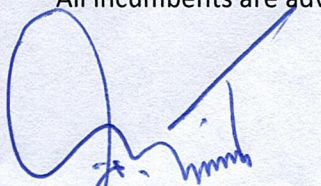
*(Profit Payment on monthly basis)*

A base profit rate as per the Column (A) below is offered on all fresh BMTDs. 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	11.00%	8.50%
2	3 Months	10.25%	8.50%
3	6 Months	9.25%	8.50%
4	1 Year	8.50%	8.50%
5	2 Years	9.25%	5.50%
6	3 Years	9.00%	4.50%

*\*Revised rate w.e.f. October 01, 2024*

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

  
Nadeem Amir  
Chief Financial Officer

  
Asif Riaz  
Group Chief Consumer Banking