

CAT	Product	Profit Payment Frequency	Tenure	Amount	Profit Rate	Withholding Tax / Zakat deduction	Others
Inst	Call Deposits	On maturity	Instrument	No minimum & maximum limit		Z not deducted	
Checking Accounts	Current Account	N/A	Checking Account	Minimum Rs.5,000 No maximum limit	No profit	N/A	ATM card
	Basic Banking Account (BBA)	N/A	Checking Account	No minimum & maximum limit	No profit	N/A	ATM card 2 DR & CR / month 3rd withdrawal against fee 4th withdrawal not allowed
	PLS Saving A/C	Half yearly	Checking Account	No minimum & maximum limit (Min balance b/w the 6th and last day)	5.00% p.a.	WT deducted at six-monthly profit payment	ATM card Rates issued six-monthly
	PLS NIDA	Half yearly	Checking Account	> Rs.2.00 million (Avg Daily Bal) > Rs.10.0 million (Avg Daily Bal)	5.00% p.a. Special Rate		Rates issued six-monthly
	PLS Premium Saver Account	Half yearly	Checking Account	> Rs.20,000/- < Rs. 1 million (Minimum monthly balance)	8.50% p.a.	Z deducted on 1st of Ramzan	ATM card 2 withdrawals / month Rates issued six-monthly
				> Rs.1.001 million	5.00% p.a.		
Monthly Schemes	Premium Aamdani Certificate Scheme	Monthly	1st Year	Minimum Rs.20,000/- Maximum Rs.10.00 million	11.25% p.a.	WT at profit payment & Z at encashment	ATM card DD / PO / Chequebook RF facility up to 90%
			2nd Year		11.50% p.a.		
			3rd Year		11.75% p.a.		
			4th Year		12.00% p.a.		
			5th Year		12.25% p.a.		
	Monthly Income Scheme (MIS)	Monthly	5 Years	Minimum Rs.10,000 (multiples) No restriction on Maximum	7.10% p.a.	WT at profit payment & Z at encashment	
Certificates	PLS SNTDR	Half Yearly	7 to 29 days notice	No minimum & maximum limit	5.00% p.a.	WT & Z at profit payment	Rates issued six-monthly
			Over 30 days notice				
	SNTDR	On maturity	7 days notice	Above Rs.10.00 million	Special Rate	WT & Z at encashment	
	PLS TDR	Half Yearly	3 Months	Minimum Rs. 1,000 No maximum limit	5.30% pa	WT & Z at profit payment	Rates issued six-monthly
			6 Months		5.60% pa		
			1 Year		5.80% pa		
			2 Years		6.10% pa		
			3 Years		6.40% pa		
			4 Years		6.70% pa		
			5 Years		7.10% pa		
			Above 5 years		7.80% pa		
	SPECIAL TDR	On maturity (Exceptions Possible)	Various Tenures	Above Rs.10.00 million	Special Rate	WT & Z at encashment	
	NBP Plus TDC	On maturity				WT & Z at encashment	RF facility up to 90%

Rs. in Millions					
Period	0.000001 - 0.499	0.50 - 100	101 - 500	501 - 1,000	Over 1,000
1 year	10.00%	11.00%	11.50%	12.00%	12.25%
2 years	10.25%	11.50%	12.00%	12.50%	13.00%
3 years	10.50%	12.00%	12.50%	13.00%	13.50%
4 years	10.75%	12.50%	13.00%	13.50%	14.00%
5 years	11.00%	13.00%	13.25%	13.75%	14.50%
6 years	11.50%	13.50%	13.50%	14.00%	15.00%
7 years	12.00%	14.00%	14.00%	14.50%	15.25%
8 years	12.50%	14.25%	14.50%	15.00%	15.50%
9 years	13.00%	14.50%	15.00%	15.50%	15.75%
10 years	13.50%	15.00%	15.50%	15.75%	16.00%