

Indicative Profit Rates PLS Deposits w.e.f. 01st May 2025

Checking Saving Accounts

PLS Savings Account (MDR)	Profit Rate (Half Yearly)	Effective Annual Rate
	10.50% p.a.	10.78% p.a.

NBP Asaan Savings Account	Profit Rate (Half Yearly)	Effective Annual Rate
	10.50% p.a.	10.78% p.a.

NBP Premium Saver	Profit Rate (Half Yearly)	Effective Annual Rate
	10.50% p.a.	10.78% p.a.

NIDA (MDR)	Profit Rate (Half Yearly)	Effective Annual Rate
	10.50% p.a.	10.78% p.a.

TSA Tagged Non – MDR Remunerative Checking Deposits	Profit Rate (Half Yearly)	Effective Annual Rate
	8.28% p.a.	8.45% p.a.

Non-TSA Non – MDR Remunerative Checking Deposits		
Average Monthly Balance Tier	Profit Rate (Half Yearly)	Effective Annual Rate
Less than PKR 100 Million	8.28% p.a.	8.45% p.a.
>= PKR 100 Million & < PKR 500 Million	8.53% p.a.	8.71% p.a.
>= PKR 500 Million & < PKR 1 Billion	8.78% p.a.	8.97% p.a.
PKR 1 Billion & above	9.03% p.a.	9.23% p.a.

NBP Izafi Munafa Account		
Average Monthly Balance Tier	Profit Rate (Monthly)	Effective Annual Rate
Less than PKR 1 Million	10.50% p.a.	11.02% p.a.
PKR 1 Million to 50 Million	10.55% p.a.	11.07% p.a.
> PKR 50 Million	10.50% p.a.	11.02% p.a.

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Foree Remittance Account	Profit Rate (Half Yearly)	Effective Annual Rate
	10.50% p.a.	10.78% p.a.

Worker's Foree Remittance Account	Profit Rate (Half Yearly)	Effective Annual Rate
	10.60% p.a.	10.88% p.a.

Term Deposits

Special Notice Term Deposit (7 to 30 days' Notice)	Profit Rate (Half Yearly)	Effective Annual Rate
	6.25% p.a.	6.35% p.a.

PLS TDR		
Tenor	Profit Rate (Half Yearly)	Effective Annual Rate
Three months	6.25% p.a.	6.35% p.a.
Six months	6.25% p.a.	6.35% p.a.
One year	6.50% p.a.	6.61% p.a.
Two years	6.50% p.a.	6.61% p.a.
Three years	6.50% p.a.	6.61% p.a.
Four years	6.65% p.a.	6.76% p.a.
Five years	6.75% p.a.	6.86% p.a.
Above Five years	6.75% p.a.	6.86% p.a.

NBP Itmenan TDR		
Tenor	Profit Rate (Monthly)	Effective Annual Rate
Year 1	12.00% p.a.	12.68% p.a.
Year 3	9.20% p.a.	9.60% p.a.
Year 5	9.00% p.a.	9.38% p.a.
Year 10	8.00% p.a.	8.30% p.a.

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NBP Premium Aamdani Certificates		
Tenor	Profit Rate (Monthly)	Effective Annual Rate
Year 1	8.00% p.a.	8.30% p.a.
Year 2	8.50% p.a.	8.84% p.a.
Year 3	9.00% p.a.	9.38% p.a.
Year 4	10.00% p.a.	10.47% p.a.
Year 5	11.50% p.a.	12.13% p.a.

NBP Plus Term Deposit Certificate								
Tenor	Rs.0.5 M to Rs.99.99 M		Rs.100 M to Rs.499.99 M		Rs.500 M to Rs.999.99 M		Rs.1,000 M to Rs.5,000 M	
	Maturity	Effective Annual Rate	Maturity	Effective Annual Rate	Maturity	Effective Annual Rate	Maturity	Effective Annual Rate
Year 1	7.85% p.a.	7.85% p.a.	7.90% p.a.	7.90% p.a.	7.95% p.a.	7.90% p.a.	8.00% p.a.	8.00% p.a.
Year 2	10.85% p.a.	10.32% p.a.	10.90% p.a.	10.36% p.a.	10.95% p.a.	10.41% p.a.	11.00% p.a.	10.45% p.a.
Year 3	11.85% p.a.	10.67% p.a.	11.90% p.a.	10.71% p.a.	11.95% p.a.	10.75% p.a.	12.00% p.a.	10.79% p.a.
Year 4	12.85% p.a.	10.92% p.a.	12.90% p.a.	10.96% p.a.	12.95% p.a.	11.00% p.a.	13.00% p.a.	11.03% p.a.
Year 5	13.85% p.a.	11.10% p.a.	13.90% p.a.	11.13% p.a.	13.95% p.a.	11.16% p.a.	14.00% p.a.	11.19% p.a.
Year 6	14.85% p.a.	11.20% p.a.	14.90% p.a.	11.23% p.a.	14.95% p.a.	11.26% p.a.	15.00% p.a.	11.29% p.a.
Year 7	16.85% p.a.	11.77% p.a.	16.90% p.a.	11.80% p.a.	16.95% p.a.	11.82% p.a.	17.00% p.a.	11.85% p.a.
Year 8	18.85% p.a.	12.18% p.a.	18.90% p.a.	12.20% p.a.	18.95% p.a.	12.22% p.a.	19.00% p.a.	12.24% p.a.
Year 9	19.85% p.a.	12.06% p.a.	19.90% p.a.	12.08% p.a.	19.95% p.a.	12.10% p.a.	20.00% p.a.	12.12% p.a.
Year 10	22.85% p.a.	12.63% p.a.	22.90% p.a.	12.64% p.a.	22.95% p.a.	12.66% p.a.	23.00% p.a.	12.68% p.a.