

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

Checking Saving Accounts

PLS Savings Account (MDR)	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

NBP Asaan Savings Account	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

NBP Premium Saver	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

NIDA (MDR)	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

TSA Tagged Non – MDR Remunerative Checking Deposits	Profit Rate (Half Yearly)	Effective Annual Rate
	7.43% p.a.	7.57% 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	7.43% p.a.	7.57% p.a.
>= PKR 100 Million & < PKR 500 Million	7.68% p.a.	7.83% p.a.
>= PKR 500 Million & < PKR 1 Billion	7.93% p.a.	8.09% p.a.
PKR 1 Billion & above	8.18% p.a.	8.35% p.a.

NBP Izafi Munafa Account		
Average Monthly Balance Tier	Profit Rate (Monthly)	Effective Annual Rate
Less than PKR 1 Million	9.50% p.a.	9.92% p.a.
PKR 1 Million to 50 Million	9.55% p.a.	9.98% p.a.
> PKR 50 Million	9.50% p.a.	9.92% p.a.

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Foree Remittance Account	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

Worker's Foree Remittance Account	Profit Rate (Half Yearly)	Effective Annual Rate
	9.60% p.a.	9.83% p.a.

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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	11.55% p.a.	12.18% p.a.
Year 3	9.75% p.a.	10.20% p.a.
Year 5	9.95% p.a.	10.42% p.a.
Year 10	10.00% p.a.	10.47% 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	8.20% p.a.	8.51% p.a.
Year 3	8.40% p.a.	8.73% p.a.
Year 4	8.60% p.a.	8.95% p.a.
Year 5	10.00% p.a.	10.47% 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.	7.95% p.a.	8.00% p.a.	8.00% p.a.
Year 2	10.35% p.a.	9.86% p.a.	10.40% p.a.	9.91% p.a.	10.45% p.a.	9.95% p.a.	10.50% p.a.	10.00% p.a.
Year 3	10.65% p.a.	9.68% p.a.	10.70% p.a.	9.72% p.a.	10.75% p.a.	9.76% p.a.	10.80% p.a.	9.81 p.a.%
Year 4	10.85% p.a.	9.43% p.a.	10.90% p.a.	9.47% p.a.	10.95% p.a.	9.51% p.a.	11.00% p.a.	9.54% p.a.
Year 5	12.65% p.a.	10.30% p.a.	12.70% p.a.	10.33% p.a.	12.75% p.a.	10.36% p.a.	12.80% p.a.	10.40% p.a.
Year 6	14.35% p.a.	10.90% p.a.	14.40% p.a.	10.93% p.a.	14.45% p.a.	10.96% p.a.	14.50% p.a.	10.99% p.a.
Year 7	15.85% p.a.	11.25% p.a.	15.90% p.a.	11.28% p.a.	15.95% p.a.	11.30% p.a.	16.00% p.a.	11.33% p.a.
Year 8	19.85% p.a.	12.62% p.a.	19.90% p.a.	12.64% p.a.	19.95% p.a.	12.66% p.a.	20.00% p.a.	12.68% p.a.
Year 9	21.85% p.a.	12.84% p.a.	21.90% p.a.	12.86% p.a.	21.95% p.a.	12.88% p.a.	22.00% p.a.	12.90% p.a.
Year 10	24.85% p.a.	13.29% p.a.	24.90% p.a.	13.31% p.a.	24.95% p.a.	13.33% p.a.	25.00% p.a.	13.34% p.a.