

Indicative Profit Rates PLS Deposits w.e.f. 01st November 2024

Checking Saving Accounts

PLS Savings Account	Profit Rate (Half Yearly)	Effective Annual Rate
	16.00% p.a.	16.64% p.a.

NBP Asaan Savings Account	Profit Rate (Half Yearly)	Effective Annual Rate
	16.00% p.a.	16.64% p.a.

NIDA	Profit Rate (Half Yearly)	Effective Annual Rate
	16.00% p.a.	16.64% p.a.

NBP Premium Saver Account

Tiers	Profit Rate (Half Yearly)	Effective Annual Rate
Up to Rs. 1,000,000*	17.00% p.a.	17.72% p.a.
Above Rs. 1,000,000*	16.00% p.a.	16.64% p.a.

*If the balance is above Rs. 1,000,000/- or below Rs. 20,000/- or if there are more than 2 withdrawals in a given month, profit shall be paid at PLS saving rate for that particular month. Other product features remain unchanged.

NBP Izafi Munafa Account

Average Monthly Balance Tier	Profit Rate (Monthly)	Effective Annual Rate
Less than Rs 1 Million	16.00% p.a.	17.23% p.a.
Rs. 1 Million to 50 Million	16.05% p.a.	17.29% p.a.
> Rs 50 Million	16.00% p.a.	17.23% p.a.

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Foree Remittance Account	Profit Rate (Half Yearly)	Effective Annual Rate
	16.00% p.a.	16.64% p.a.

Worker's Foree Remittance Account	Profit Rate (Half Yearly)	Effective Annual Rate
	17.00% p.a.	17.72% p.a.

Term Deposits

Special Notice Term Deposit (7 to 30 days' Notice)	Profit Rate (Half Yearly)	Effective Annual Rate
	4.00% p.a.	4.04% p.a.

PLS TDR		
Tenor	Profit Rate (Half Yearly)	Effective Annual Rate
Three months	4.00% p.a.	4.04% p.a.
Six months	4.00% p.a.	4.04% p.a.
One year	4.00% p.a.	4.04% p.a.
Two years	5.75% p.a.	5.83% p.a.
Three years	5.50% p.a.	5.58% p.a.
Four years	5.25% p.a.	5.32% p.a.
Five years	5.00% p.a.	5.06% p.a.
Above five years	5.00% p.a.	5.06% p.a.

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NBP Itmenan TDR (Effective from 08-11-2024)		
Tenor	Profit Rate (Monthly)	Effective Annual Rate
Year 1	13.90% p.a.	14.82% p.a.
Year 3	12.15% p.a.	12.85% p.a.
Year 5	10.25% p.a.	11.02% p.a.
Year 10	10.00% p.a.	10.47% p.a.

NBP Premium Aamdani Certificates		
Tenor	Profit Rate (Monthly)	Effective Annual Rate
Year 1	4.00% p.a.	4.07% p.a.
Year 2	4.50% p.a.	4.59% p.a.
Year 3	5.00% p.a.	5.13% p.a.
Year 4	5.50% p.a.	5.64% p.a.
Year 5	6.00% p.a.	6.17% 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	2.85% p.a.	2.85% p.a.	2.90% p.a.	2.90% p.a.	2.95% p.a.	2.95% p.a.	3.00% p.a.	3.00% p.a.
Year 2	5.35% p.a.	5.21% p.a.	5.40% p.a.	5.26% p.a.	5.45% p.a.	5.31% p.a.	5.50 p.a.%	5.36% p.a.
Year 3	5.85% p.a.	5.54% p.a.	5.90% p.a.	5.58% p.a.	5.95% p.a.	5.63% p.a.	6.00% p.a.	5.67% p.a.
Year 4	6.05% p.a.	5.57% p.a.	6.10% p.a.	5.61% p.a.	6.15% p.a.	5.65% p.a.	6.20% p.a.	5.69% p.a.
Year 5	6.25% p.a.	5.59% p.a.	6.30% p.a.	5.63% p.a.	6.35% p.a.	5.67% p.a.	6.40% p.a.	5.71% p.a.
Year 6	6.45% p.a.	5.60% p.a.	6.50% p.a.	5.64% p.a.	6.55% p.a.	5.68% p.a.	6.60% p.a.	5.72% p.a.
Year 7	6.65% p.a.	5.61% p.a.	6.70% p.a.	5.65% p.a.	6.75% p.a.	5.68% p.a.	6.80% p.a.	5.72% p.a.
Year 8	6.85% p.a.	5.61% p.a.	6.90% p.a.	5.65% p.a.	6.95% p.a.	5.68% p.a.	7.00% p.a.	5.71% p.a.
Year 9	7.35% p.a.	5.80% p.a.	7.40% p.a.	5.83% p.a.	7.45% p.a.	5.87% p.a.	7.50% p.a.	5.90% p.a.
Year 10	7.85% p.a.	5.96% p.a.	7.90% p.a.	5.99% p.a.	7.95% p.a.	6.02% p.a.	8.00% p.a.	6.05% p.a.