

# Indicative Profit Rates PLS Deposits w.e.f. 01<sup>st</sup> January 2025

## Checking Saving Accounts

PLS Savings Account	Profit Rate (Half Yearly)	Effective Annual Rate
	11.50% p.a.	11.83% p.a.

NBP Asaan Savings Account	Profit Rate (Half Yearly)	Effective Annual Rate
	11.50% p.a.	11.83% p.a.

NIDA	Profit Rate (Half Yearly)	Effective Annual Rate
	11.50% p.a.	11.83% p.a.

### Non - MDR Remunerative Checking Deposits

Average Monthly Balance Tier	Profit Rate (Half Yearly)	Effective Annual Rate
Less than PKR 100 Million	8.80%	8.99%
>= PKR 100 Million & < PKR 500 Million	9.05%	9.25%
>= PKR 500 Million & < PKR 1 Billion	9.30%	9.52%
PKR 1 Billion & above	9.55%	9.78%

### NBP Izafi Munafa Account

Average Monthly Balance Tier	Profit Rate (Monthly)	Effective Annual Rate
Less than PKR 1 Million	11.50% p.a.	12.13% p.a.
PKR 1 Million to 50 Million	11.55% p.a.	12.18% p.a.
> PKR 50 Million	11.50% p.a.	12.13% p.a.

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<b>NBP Premium Saver Account</b>		
<b>Tiers</b>	<b>Profit Rate (Half Yearly)</b>	<b>Effective Annual Rate</b>
Up to PKR 1,000,000*	12.50% p.a.	12.89% p.a.
Above PKR 1,000,000*	11.50% p.a.	11.83% p.a.

\*If the balance is above PKR 1,000,000/- or below PKR 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.

<b>Foree Remittance Account</b>	<b>Profit Rate (Half Yearly)</b>	<b>Effective Annual Rate</b>
	11.50% p.a.	11.83% p.a.

<b>Worker's Foree Remittance Account</b>	<b>Profit Rate (Half Yearly)</b>	<b>Effective Annual Rate</b>
	12.50% p.a.	12.89% p.a.

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## Term Deposits

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

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	6.00% p.a.	6.17% p.a.
Year 2	6.50% p.a.	6.70% p.a.
Year 3	7.00% p.a.	7.50% p.a.
Year 4	7.50% p.a.	7.76% p.a.
Year 5	8.50% p.a.	8.84% 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	6.85% p.a.	6.85% p.a.	6.90% p.a.	6.90% p.a.	6.95% p.a.	6.95% p.a.	7.00% p.a.	7.00% p.a.
Year 2	7.85% p.a.	7.56% p.a.	7.90% p.a.	7.61% p.a.	7.95% p.a.	7.66% p.a.	8.00% p.a.	7.70% p.a.
Year 3	8.35% p.a.	7.74% p.a.	8.40% p.a.	7.78% p.a.	8.45% p.a.	7.82% p.a.	8.50% p.a.	7.86% p.a.
Year 4	8.85% p.a.	7.87% p.a.	8.90% p.a.	7.91% p.a.	8.95% p.a.	7.95% p.a.	9.00% p.a.	7.99% p.a.
Year 5	9.25% p.a.	7.90% p.a.	9.30% p.a.	7.93% p.a.	9.35% p.a.	7.97% p.a.	9.40% p.a.	8.01% p.a.
Year 6	9.65% p.a.	7.91% p.a.	9.70% p.a.	7.94% p.a.	9.75% p.a.	7.98% p.a.	9.80% p.a.	8.01% p.a.
Year 7	9.85% p.a.	7.78% p.a.	9.90% p.a.	7.81% p.a.	9.95% p.a.	7.84% p.a.	10.00% p.a.	7.87% p.a.
Year 8	10.85% p.a.	8.12% p.a.	10.90% p.a.	8.15% p.a.	10.95% p.a.	8.18% p.a.	11.00% p.a.	8.21% p.a.
Year 9	11.85% p.a.	8.40% p.a.	11.90% p.a.	8.42% p.a.	11.95% p.a.	8.45% p.a.	12.00% p.a.	8.48% p.a.
Year 10	13.85% p.a.	9.08% p.a.	13.90% p.a.	9.10% p.a.	13.95% p.a.	9.12% p.a.	14.00% p.a.	9.15% p.a.