



**Profit Rates on Rupee Deposit Accounts for the period from
January 1st, 2016 to June 30th, 2016.**

Deposit Tiers & Products	Profit Rates from 01.01.2016 to 31.05.2016	Profit Rates from 01.06.2016 to 30.06.2016
PPCBL Rupee Current Account	0.00%	0.00%
PPCBL- Rupee Saving Bank Deposit (Transactional Account)	4.00%	3.75%
PPCBL- Kids Education Plan (PLS) (Monthly Average Balance)	4.00%	3.75%
PPCBL- Asan Saving Account	4.00%	3.75%
PPCBL- Enhanced Saving Account	4.00%	3.75%
PPCBL- Monthly Saver Account		
i) On Monthly Average Balances of up till Rs.100,000/-	4.00%	3.75%
ii) On Monthly Average Balances of above Rs.100,000/- to Rs.1,000,000/-	4.00%	3.75%
iii) On Monthly Average Balances of above Rs.1,000,000/-	4.50%	4.25%

- Note 1: The method of calculating return / profit under the profit / loss sharing scheme is governed by the Bank Rules under the prevailing regulations / directives of the State Bank of Pakistan.
- Note 2: The profits calculated will be based on simple annualized rate of expected return.
- Note 3: Free cheque book, Free ATM Cards & Free Online Transfer facility will be available to all the customers maintaining deposit above Rs. 500,000/- in PPCBL monthly saver and current account.
- Note 4: Loan facility up to 90% of deposit amount will be available @2% above the profit rate applicable to the clients in PPCBL Monthly Saver Account, Current & Saving Account. Branch Managers and Zonal Heads will approve customer requests for financing against deposit.





Profit Rates on Rupee SNDR, Monthly Income Schemes, TDR's & Apna Paisa Apna Munafa for the period from January 1st, 2016 to June 30th, 2016.

Deposit Tiers & Products	Profit Rates from 01.01.2016 to 31.05.2016	Profit Rates from 01.06.2016 to 30.06.2016
PPCBL Rupee Special Notice Deposit Receipts (SNDR)		
7 to 29 days	4.00%	3.75%
30 days and above	4.00%	3.75%
PPCBL- Monthly Income Scheme (5 Years Tenure)		
<i>I-General Public</i>		
On Balance of Rs.10,000/- to Rs.5.0(M)	4.00%	3.75%
On Balance of above Rs.5.0(M) to Rs.25.0(M)	5.00%	4.75%
On Balance of above Rs.25.0(M) to Rs.100.0(M)	5.25%	5.00%
On Balance of above Rs.100.0(M) to Rs.150.0(M)	5.50%	5.25%
On Balance of above Rs.150.0(M) to Rs.250.0(M)	5.75%	5.50%
On Balance of above Rs.250.0 (M).	6.00	5.75%
<i>II-Senior Citizens & Widows</i>		
On Balance of Rs.10, 000/- & above.	6.00%	5.75%
<i>III-Cooperative Housing Societies (Institutional Deposit)</i>		
On Balance of Rs.10,000/- to Rs.5.0(M)	4.75%	4.50%
On Balance of above Rs.5.0(M) to Rs.25.0(M)	5.50%	5.25%
On Balance of above Rs.25.0(M) to Rs.100.0(M)	5.75%	5.50%
On Balance of above Rs.100.0(M) to Rs.150.0(M)	6.00%	5.75%
On Balance of above Rs.150.0(M) to Rs.250.0(M)	6.05%	5.80%
On Balance of above Rs.250.0 (M)	6.10%	5.85%
PPCBL- Rupee Regular Term Deposit Receipts (TDR)		
3 Months	5.00%	4.75%
6 Months	5.25%	5.00%
1 Year	5.50%	5.25%
2 Years	5.50%	5.25%
3 Years	5.55%	5.30%
4 Years	5.60%	5.35%
5 Years	5.65%	5.40%
PPCBL- Apna Paisa Apna Munafa Scheme (Profit in Advance)		
3 Months	4.00%	3.75%
6 Months	4.05%	3.80%
12 Months	4.10%	3.85%
18 Months	4.15%	3.90%
24 Months	4.20%	3.95%





- Note 1: Monthly profit payments will be made in PPCBL Monthly Income Schemes including General Public, Senior Citizens & Widows and Cooperative Housing Societies.
- Note 2: Special rates available for all monthly income schemes accounts and TDR's up till 365 days with fixed rate of returns.
- Note 3: PPCBL monthly income schemes accounts are governed by restrictions on withdrawal transactions under duly signed terms & conditions.
- Note 4: In all monthly income schemes profit payment frequency will be monthly; profit will be paid till 5th working day of the following month.
- Note 5: Loan facility up to 90% of deposit amount will be available @2% above the profit rate applicable to the clients in PPCBL monthly income schemes accounts & TDR's. Branch Managers and Zonal Heads will approve customer requests for financing against deposit.
- Note 6: The method of calculating return / profit under the profit / loss sharing scheme is governed by the Bank Rules under the prevailing regulations / directives of the State Bank of Pakistan.
- Note 7: The profits calculated will be based on simple annualized rate of expected return.
- Note 8: The effective dates for rates are as follows:
- For rupee transactional accounts, the rates will be effective for the entire calendar month.
 - For SNDR, Monthly Income Schemes, TDR's & Apna Paisa Apna Munafa the rate will be effective from the day at which the deposit is booked for the prescribed tenor.
- Note 9: In SNDR, Monthly Income Schemes, TDR's profit will be credited in customer account on maturity. For Apna Paisa Apna Munafa profit will be credited at the time of booking the deposit.
- Note 10: In case of premature withdrawal in SNDR, Monthly Income Schemes, TDR's & Apna Paisa Apna Munafa prevailing rate of profit of saving deposit will be applicable.

