



INDICATIVE RATE OF PROFIT SHEET (Conventional)
FOR THE PERIOD FROM JANUARY 1, 2024 TO JUNE 30, 2024

Six Monthly Profit Payment on Average Monthly Balance					
(Please see note below)					
A	Saving Accounts	Individual	Corporate	Financial Institutions	
	PLS Saving Account	20.50%	20.50%	20.50%	
Profit Payment on Hour Saving on Monthly Basis					
(Please see note below)					
B	BML Saving Profitable Account	Rate			
	Deposit Rate	20.55%			
Profit Payment on Daily Product on Monthly Basis					
(Please see note below)					
C	BML Saving Profitable Account	Rate			
	Deposit Rate	20.50%			
Short Notice Deposit					
D	Deposit Period	Rate			
	7-29 Days	20.50%			
Profit Payment on Daily Product Paid on Monthly Basis					
E	BML Senior Citizen Account	Rate			
	Upto Rs.1,000,000/-	20.50%			
	Above Rs.1,000,000/-	20.55%			
Term Deposits					
(Please see note below)					
F	Tenor	Profit Payment on Maturity	Profit Payment on Monthly	Profit Payment on Quarterly	Profit Payment on Semi Annually
	1 Month	20.50%	-	-	-
	3 Months	20.50%	20.25%	-	-
	6 Months	19.08%	19.05%	19.08%	-
	1 Year	18.50%	17.50%	17.75%	18.00%
Profit Payment on Monthly Basis					
(Please see note below)					
G	Mahana Amadan	3 Months	6 Months	1 Year	
	Individual	20.50%	19.05%	17.50%	
	Corporate	20.50%	19.05%	17.50%	
	Financial Institutions	20.50%	19.05%	17.50%	

Ali Kashif Rizvi

Farrukh Ayaz

Abid Ajmal

Salman Zafar

Farhan Baig

Jawad Majid Khan

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Monthly Profit Payment on Average Balance		
(Please see note below)		
H	Hamara Family Saving Account	Rate
	Deposits Rate	20.50%
	Additional Bonus (Note: 11)	0.2%
Profit Payment on Monthly Basis		
(Please see note below)		
I	BML Advantage Account	1 Year
	Minimum Deposit Amount of Rs.100,000/- and Maximum Deposit Amount of Rs. 10,000,000/-	17.50%
Profit Payment on Monthly Basis		
(Please see note below)		
Six Monthly Profit Payment on Average Monthly Balance		
J	Children Savings Account - Young Bee	Rate
	Deposit Rate	20.50%
Profit Payment on Daily Product Paid on Monthly Basis		
K	BML Daily Stock Account	Rate
	Deposit Rate	20.50%
Profit Payment on Daily Product Paid on Monthly Basis		
L	BML Smart Stock Account	Rate
	Deposit Rate	20.50%
Profit Payment on Daily Product Paid on Monthly Basis		
M	BML Asaan Account	Rate
	Deposit Rate	20.50%
Monthly Profit Payment on Average Monthly Balances		
N	Non Resident Pakistani Account	Rate
	Deposit Rate	20.50%
O	Foreign Currency Deposit Rates	Rate
	USD, EURO & GBP	0.50%

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NOTES:

- Terms & Conditions applicable to the account may change from time to time. Zakat and income tax applicable as per govt. rules.
- All profit rates are in percentage per annum. These rates are indicative and subject to change.
- For relationship balances of **Rs. 2.5 million and above**, special rates can be quoted upon request.
- Minimum term deposit amount is **Rs. 50,000** for Regular Term Deposits.
- Minimum balance of SMBL Saving Profitable Account is **Rs.25,000** and all facilities to be charged to the customers.
- In case of premature encashment of TDR, rack rate of the last completed period will be applied as per rack rate sheet of TDR booking time.
- These rates will be applicable from **January 01, 2024** for all Saving Accounts.
- For Term Deposits, these rates will be applicable immediately.
- Minimum amount of deposit on mahana amdan scheme will be **Rs. 50,000/-**.
- Minimum amount of deposit on Hamara Family Saving Account will be **Rs. 5,000/-**.
- Additional 0.2% will be given if average 6 monthly balance is maintained at Rs. 100,000/- collectively on all family accounts. Profit will be distributed on actual share of family members and payable bi-annually.
- Financing facility available upto 70% of total deposit amount of Summit Advantage Account. Applicable markup rate shall be 17.5% p.a.**
In case of premature encashment of TDR, rack rate of the last completed period will be applied as per rack rate sheet of TDR booking time.