



INDICATIVE RATE OF PROFIT SHEET (Conventional)
FOR THE PERIOD FROM JULY 1, 2024 TO JULY 31, 2024

Six Monthly Profit Payment on Average Monthly Balance					
(Please see note below)					
A	Saving Accounts	Individual	Corporate	Financial Institutions	
	PLS Saving Account	19.00%	19.00%	19.00%	
Profit Payment on Hour Saving on Monthly Basis					
(Please see note below)					
B	BML Saving Profitable Account			Rate	
	Deposit Rate			19.00%	
Short Notice Deposit					
C	Deposit Period			Rate	
	7-29 Days			19.00%	
Profit Payment on Daily Product Paid on Monthly Basis					
D	BML Senior Citizen Account			Rate	
	Upto Rs.1,000,000/-			19.00%	
	Above Rs.1,000,000/-			19.05%	
Term Deposits					
(Please see note below)					
E	Tenor	Profit Payment on Maturity	Profit Payment on Monthly	Profit Payment on Quarterly	Profit Payment on Semi Annually
	1 Month	19.00%	-	-	-
	3 Months	18.50%	18.25%	-	-
	6 Months	17.08%	17.05%	17.08%	-
	1 Year	16.50%	15.50%	15.75%	16.00%
Profit Payment on Monthly Basis					
(Please see note below)					
F	Mahana Amadan	3 Months	6 Months	1 Year	
	Individual	18.50%	17.05%	15.50%	
	Corporate	18.50%	17.05%	15.50%	
	Financial Institutions	18.50%	17.05%	15.50%	
Monthly Profit Payment on Average Balance					
(Please see note below)					
G	Hamara Family Saving Account				Rate
	Deposits Rate				19.00%
	Additional Bonus (Note: 11)				0.2%

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FOR THE PERIOD FROM JULY 1, 2024 TO JULY 31, 2024

Profit Payment on Monthly Basis	
(Please see note below)	
H	BML Advantage Account
	1 Year
	Minimum Deposit Amount of Rs.100,000/- and Maximum Deposit Amount of Rs. 10,000,000/-
	15.50%
Profit Payment on Monthly Basis	
(Please see note below)	
Six Monthly Profit Payment on Average Monthly Balance	
I	Children Savings Account - Young Bee
	Rate
	Deposit Rate
	19.00%
Profit Payment on Daily Product Paid on Monthly Basis	
J	BML Daily Stock Account
	Rate
	Deposit Rate
	19.00%
Profit Payment on Daily Product Paid on Monthly Basis	
K	BML Smart Stock Account
	Rate
	Deposit Rate
	19.00%
Profit Payment on Daily Product Paid on Monthly Basis	
L	BML Asaan Account
	Rate
	Deposit Rate
	19.00%
Monthly Profit Payment on Average Monthly Balances	
M	Non Resident Pakistani Account
	Rate
	Deposit Rate
	19.00%
Foreign Currency Deposit Rates	
N	Foreign Currency Deposit Rates
	Rate
	USD, EURO & GBP
	0.50%

NOTES:

- 1) Terms & Conditions applicable to the account may change from time to time. Zakat and income tax applicable as per govt. rules.
- 2) All profit rates are in percentage per annum. These rates are indicative and subject to change.
- 3) For relationship balances of **Rs.5 million and above**, special rates can be quoted upon request.
- 4) Minimum term deposit amount is **Rs. 50,000** for Regular Term Deposits.
- 5) Minimum balance of SMBL Saving Profitable Account is **Rs.25,000** and all facilities to be charged to the customers.
- 6) 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.
- 7) These rates will be applicable from **July 1, 2024** for all Saving Accounts.
- 8) For Term Deposits, these rates will be applicable immediately.
- 9) Minimum amount of deposit on mahana amdan scheme will be **Rs. 50,000/-**.
- 10) Minimum amount of deposit on Hamara Family Saving Account will be **Rs. 5,000/-**.
- 11) 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.
- 12) **Financing facility available upto 70% of total deposit amount of Summit Advantage Account. Applicable markup rate shall be 15.5% 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.**