



INDICATIVE RATE OF PROFIT SHEET (Conventional)

FOR THE PERIOD FROM SEPTEMBER 1, 2024 TO SEPTEMBER 30, 2024

Six Monthly Profit Payment on Average Monthly Balance

(Please see note below)

A	Saving Accounts	Individual	Corporate	Financial Institutions
	PLS Saving Account	18.00%	18.00%	18.00%

Profit Payment on Daily Product on Monthly Basis

(Please see note below)

B	BML Saving Profitable Account	Rate
	Deposit Rate	18.00%

Profit Payment on Hour Saving on Monthly Basis

(Please see note below)

C	BML Saving Profitable Account	Rate
	Deposit Rate	18.00%

Short Notice Deposit

D	Deposit Period	Rate
	7-29 Days	18.00%

Profit Payment on Daily Product Paid on Monthly Basis

E	BML Senior Citizen Account	Rate
	Upto Rs.1,000,000/-	18.00%
	Above Rs.1,000,000/-	18.05%

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	17.50%	-	-	-
	3 Months	17.05%	17.00%	-	-
	6 Months	16.08%	16.05%	16.08%	-
	1 Year	15.50%	14.50%	14.75%	15.00%
	2 Year	8.00%	8.00%	8.00%	8.00%
	3 Year	5.00%	5.00%	5.00%	5.00%
	4 Year	5.50%	5.50%	5.50%	5.50%
	5 Year	6.00%	6.00%	6.00%	6.00%

Profit Payment on Monthly Basis

(Please see note below)

G	Mahana Amadan	3 Months	6 Months	1 Year	2 Years	3 Years
	Individual	17.05%	16.05%	14.50%	8.00%	5.00%
	Corporate	17.05%	16.05%	14.50%	8.00%	5.00%
	Financial Institutions	17.05%	16.05%	14.50%	8.00%	5.00%

Monthly Profit Payment on Average Balance

(Please see note below)

H	Hamara Family Saving Account	Rate
	Deposits Rate	18.00%
	Additional Bonus (Note: 11)	0.2%

Profit Payment on Monthly Basis	
(Please see note below)	
I	BML Advantage Account
	Minimum Deposit Amount of Rs.100,000/- and Maximum Deposit Amount of Rs. 10,000,000/-
	1 Year
	14.50%
Profit Payment on Monthly Basis	
(Please see note below)	
Six Monthly Profit Payment on Average Monthly Balance	
J	Children Savings Account - Young Bee
	Deposit Rate
	Rate
	18.00%
Profit Payment on Daily Product Paid on Monthly Basis	
K	BML Daily Stock Account
	Deposit Rate
	Rate
	18.00%
Profit Payment on Daily Product Paid on Monthly Basis	
L	BML Smart Stock Account
	Deposit Rate
	Rate
	18.00%
Profit Payment on Daily Product Paid on Monthly Basis	
M	BML Asaan Account
	Deposit Rate
	Rate
	18.00%
Monthly Profit Payment on Average Monthly Balances	
N	Non Resident Pakistani Account
	Deposit Rate
	Rate
	18.00%
O	Foreign Currency Deposit Rates
	USD, EURO & GBP
	Rate
	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 will cause reduction in rate of return by 200 bps.**
- 7) These rates will be applicable from **September 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.