



**INDICATIVE RATE OF PROFIT SHEET (Conventional)**

**FOR THE PERIOD FROM OCTOBER 1, 2024 TO DECEMBER 31, 2024**

Six Monthly Profit Payment on Average Monthly Balance (Please see note below)				
A	Saving Accounts	Individual	Corporate	Financial Institutions
	PLS Saving Account	16.00%	16.00%	16.00%

Profit Payment on Daily Product on Monthly Basis (Please see note below)		
B	BML Saving Profitable Account	Rate
	Deposit Rate	16.00%

Profit Payment on Hour Saving on Monthly Basis (Please see note below)		
C	BML Saving Profitable Account	Rate
	Deposit Rate	16.00%

Short Notice Deposit		Rate
D	Deposit Period	
	7-29 Days	16.00%

Profit Payment on Daily Product Paid on Monthly Basis		Rate
E	BML Senior Citizen Account	
	Upto Rs.1,000,000/-	16.00%
	Above Rs.1,000,000/-	16.05%

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	16.00%	-	-	-
	3 Months	14.00%	13.95%	-	-
	6 Months	12.00%	11.55%	11.58%	-
	1 Year	10.00%	9.00%	9.25%	9.50%
	2 Year	5.50%	5.50%	5.50%	5.50%
	3 Year	5.25%	5.25%	5.25%	5.25%
	4 Year	5.00%	5.00%	5.00%	5.00%
	5 Year	5.00%	5.00%	5.00%	5.00%

Profit Payment on Monthly Basis (Please see note below)						
G	Mahana Amadan	3 Months	6 Months	1 Year	2 Years	3 Years
	Individual	14.00%	11.00%	10.00%	5.50%	5.25%
	Corporate	14.00%	11.00%	10.00%	5.50%	5.25%
	Financial Institutions	14.00%	11.00%	10.00%	5.50%	5.25%

Monthly Profit Payment on Average Balance (Please see note below)		
H	Hamara Family Saving Account	Rate
	Deposits Rate	16.00%
	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/-	10.00%

Six Monthly Profit Payment on Average Monthly Balance (Please see note below)		
J	Children Savings Account - Young Bee	Rate
	Deposit Rate	16.00%

Profit Payment on Daily Product Paid on Monthly Basis		Rate
K	BML Daily Stock Account	
	Deposit Rate	16.00%

Profit Payment on Daily Product Paid on Monthly Basis	
<b>L</b>	<b>BML Smart Stock Account</b>
	<b>Rate</b>
	Deposit Rate
	16.00%
Profit Payment on Daily Product Paid on Monthly Basis	
<b>M</b>	<b>BML Asaan Account</b>
	<b>Rate</b>
	Deposit Rate
	16.00%
Monthly Profit Payment on Average Monthly Balances	
<b>N</b>	<b>Non Resident Pakistani Account</b>
	<b>Rate</b>
	Deposit Rate
	16.00%
<b>O</b>	<b>Foreign Currency Deposit Rates</b>
	<b>Rate</b>
	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 will cause reduction in rate of return by 200 bps.**
- 7) These rates will be applicable from **October 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.