



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

**FOR THE PERIOD FROM JANUARY 01, 2026 TO JUNE 30, 2026**

<b>Six Monthly Profit Payment on Average Monthly Balance</b>		
(Please see note below)		
<b>A</b>	<b>Saving Accounts</b>	<b>Rate</b>
	PLS Saving Account	9.00%

<b>Profit Payment on Daily Product on Monthly Basis</b>		
(Please see note below)		
<b>B</b>	<b>BML Saving Profitable Account</b>	<b>Rate</b>
	Deposit Rate	9.00%

<b>Profit Payment on Hoor Saving on Monthly Basis</b>		
(Please see note below)		
<b>C</b>	<b>BML Saving Profitable Account</b>	<b>Rate</b>
	Deposit Rate	9.00%

<b>Short Notice Deposit</b>		
<b>D</b>	<b>Deposit Period</b>	<b>Rate</b>
	7-29 Days	9.00%

<b>Profit Payment on Daily Product Paid on Monthly Basis</b>		
<b>E</b>	<b>BML Senior Citizen Account</b>	<b>Rate</b>
	Upto Rs.1,000,000/-	9.00%
	Above Rs.1,000,000/-	9.05%

<b>Term Deposits</b>				
(Please see note below)				
<b>F</b>	<b>Tenor</b>	<b>Profit Payment on Maturity</b>	<b>Profit Payment on Monthly</b>	<b>Profit Payment on Quarterly</b>
	1 Month	9.00%	-	-
	3 Months	7.00%	7.00%	-
	6 Months	7.00%	7.00%	7.00%
	1 Year	7.00%	7.00%	7.00%
	2 Year	5.00%	5.00%	5.00%
	3 Year	5.00%	5.00%	5.00%
	4 Year	5.00%	5.00%	5.00%
	5 Year	5.00%	5.00%	5.00%

<b>Profit Payment on Monthly Basis</b>						
(Please see note below)						
<b>G</b>	<b>Mahana Amadan</b>	<b>3 Months</b>	<b>6 Months</b>	<b>1 Year</b>	<b>2 Years</b>	<b>3 Years</b>
	Individual	6.00%	5.45%	5.25%	5.00%	5.00%
	Corporate	6.00%	5.45%	5.25%	5.00%	5.00%
	Financial Institutions	6.00%	5.45%	5.25%	5.00%	5.00%

<b>Monthly Profit Payment on Average Balance</b>		
(Please see note below)		
<b>H</b>	<b>Hamara Family Saving Account</b>	<b>Rate</b>
Deposits Rate		9.00%
<b>Profit Payment on Monthly Basis</b>		
(Please see note below)		
<b>I</b>	<b>BML Advantage Account</b>	<b>1 Year</b>
Minimum Deposit Amount of Rs.100,000/- and Maximum Deposit Amount of Rs. 10,000,000/-		5.50%
<b>Profit Payment on Monthly Basis</b>		
(Please see note below)		
<b>Six Monthly Profit Payment on Average Monthly Balance</b>		
<b>J</b>	<b>Children Savings Account - Young Bee</b>	<b>Rate</b>
Deposit Rate		9.00%
<b>Profit Payment on Daily Product Paid on Monthly Basis</b>		
<b>K</b>	<b>BML Daily Stock Account</b>	<b>Rate</b>
Deposit Rate		9.00%
<b>Profit Payment on Daily Product Paid on Monthly Basis</b>		
<b>L</b>	<b>BML Smart Stock Account</b>	<b>Rate</b>
Deposit Rate		9.00%
<b>Profit Payment Six Month on Average Balance</b>		
<b>M</b>	<b>BML Asaan Account</b>	<b>Rate</b>
Deposit Rate		9.00%
<b>Monthly Profit Payment on Average Monthly Balances</b>		
<b>N</b>	<b>Non Resident Pakistani Account</b>	<b>Rate</b>
Deposit Rate		9.00%
<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 BML 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 **January 1, 2026** 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/-.**