



INDICATIVE RATE OF PROFIT SHEET (Conventional)

FOR THE PERIOD FROM JULY 01, 2026 TO DECEMBER 31, 2026

Six Monthly Profit Payment on Average Monthly Balance							
<i>(Please see note below)</i>							
A	Saving Accounts			Rate			
	PLS Saving Account			10.00%			
Profit Payment on Daily Product on Monthly Basis							
<i>(Please see note below)</i>							
B	BML Saving Profitable Account			Rate			
	Deposit Rate			10.00%			
Profit Payment on Hour Saving on Monthly Basis							
<i>(Please see note below)</i>							
C	BML Saving Profitable Account			Rate			
	Deposit Rate			10.00%			
Short Notice Deposit							
D	Deposit Period			Rate			
	7-29 Days			10.00%			
Profit Payment on Daily Product Paid on Monthly Basis							
E	BML Senior Citizen Account			Rate			
	Upto Rs.1,000,000/-			10.00%			
	Above Rs.1,000,000/-			10.05%			
Term Deposits							
<i>(Please see note below)</i>							
F	Tenor	Profit Payment on Maturity	Profit Payment on Monthly	Profit Payment on Quarterly		Profit Payment on Semi Annually	
	1 Month	10.50%	-	-		-	
	3 Months	10.65%	10.55%	-		-	
	6 Months	10.75%	10.45%	10.65%		-	
	1 Year	11.50%	11.10%	11.20%		11.30%	
	2 Year	8.00%	8.00%	8.00%		8.00%	
	3 Year	8.00%	8.00%	8.00%		8.00%	
	4 Year	8.00%	8.00%	8.00%		8.00%	
	5 Year	8.00%	8.00%	8.00%		8.00%	
	Profit Payment on Monthly Basis						
<i>(Please see note below)</i>							
G	Mahana Amadan	3 Months	6 Months	1 Year		2 Years	3 Years
	Individual	10.65%	10.45%	11.10%		8.00%	8.00%
	Corporate	9.65%	9.45%	10.10%		8.00%	8.00%
	Financial Institutions	9.65%	9.45%	10.10%		8.00%	8.00%



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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/-	10.70%
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	10.00%
Profit Payment on Daily Product Paid on Monthly Basis		
J	BML Daily Stock Account	Rate
	Deposit Rate	10.00%
Profit Payment on Daily Product Paid on Monthly Basis		
K	BML Smart Stock Account	Rate
	Deposit Rate	10.00%
Profit Payment Six Month on Average Balance		
L	BML Asaan Account	Rate
	Deposit Rate	10.00%
Monthly Profit Payment on Average Monthly Balances		
M	Non Resident Pakistani Account	Rate
	Deposit Rate	10.00%
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 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 **July 01, 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/-**.