



**INDICATIVE RATE OF PROFIT SHEET (Conventional)**  
**FOR THE PERIOD FROM JULY 01, 2026 TO DECEMBER 31, 2026**

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



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Profit Payment on Monthly Basis		
(Please see note below)		
<b>H</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/-	10.70%
Profit Payment on Monthly Basis		
(Please see note below)		
Six Monthly Profit Payment on Average Monthly Balance		
<b>I</b>	<b>Children Savings Account - Young Bee</b>	<b>Rate</b>
	Deposit Rate	10.00%
Profit Payment on Daily Product Paid on Monthly Basis		
<b>J</b>	<b>BML Daily Stock Account</b>	<b>Rate</b>
	Deposit Rate	10.00%
Profit Payment on Daily Product Paid on Monthly Basis		
<b>K</b>	<b>BML Smart Stock Account</b>	<b>Rate</b>
	Deposit Rate	10.00%
Profit Payment Six Month on Average Balance		
<b>L</b>	<b>BML Asaan Account</b>	<b>Rate</b>
	Deposit Rate	10.00%
Monthly Profit Payment on Average Monthly Balances		
<b>M</b>	<b>Non Resident Pakistani Account</b>	<b>Rate</b>
	Deposit Rate	10.00%
<b>N</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 **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/-**.