



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

Six Monthly Profit Payment on Average Monthly Balance							
(Please see note below)							
A	Saving Accounts			Rate			
	PLS Saving Account			10.50%			
Profit Payment on Daily Product on Monthly Basis							
(Please see note below)							
B	BML Saving Profitable Account			Rate			
	Deposit Rate			10.50%			
Profit Payment on Hour Saving on Monthly Basis							
(Please see note below)							
C	BML Saving Profitable Account			Rate			
	Deposit Rate			10.50%			
Short Notice Deposit							
D	Deposit Period			Rate			
	7-29 Days			10.50%			
Profit Payment on Daily Product Paid on Monthly Basis							
E	BML Senior Citizen Account			Rate			
	Upto Rs.1,000,000/-			10.50%			
	Above Rs.1,000,000/-			10.55%			
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	10.75%	-	-		-	
	3 Months	10.90%	10.80%	-		-	
	6 Months	11.00%	10.70%	10.90%		-	
	1 Year	11.50%	11.00%	11.10%		11.20%	
	2 Year	8.25%	8.25%	8.25%		8.25%	
	3 Year	8.25%	8.25%	8.25%		8.25%	
	4 Year	8.25%	8.25%	8.25%		8.25%	
	5 Year	8.25%	8.25%	8.25%		8.25%	
	Profit Payment on Monthly Basis						
(Please see note below)							
G	Mahana Amadan	3 Months	6 Months	1 Year		2 Years	3 Years
	Individual	11.15%	10.95%	11.60%		8.50%	8.50%
	Corporate	10.15%	9.95%	10.60%		8.50%	8.50%
	Financial Institutions	10.15%	9.95%	10.60%		8.50%	8.50%



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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/-
	10.95%
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
	10.50%
Profit Payment on Daily Product Paid on Monthly Basis	
J	BML Daily Stock Account
	Rate
	Deposit Rate
	10.50%
Profit Payment on Daily Product Paid on Monthly Basis	
K	BML Smart Stock Account
	Rate
	Deposit Rate
	10.50%
Profit Payment Six Month on Average Balance	
L	BML Asaan Account
	Rate
	Deposit Rate
	10.50%
Monthly Profit Payment on Average Monthly Balances	
M	Non Resident Pakistani Account
	Rate
	Deposit Rate
	10.50%
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 **November 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/-**.