

FINANCE DIVISION **OPRN- 0109 / MISC/ FIN /OSS4/2011**
July 11, 2011

All Group Heads at Head Office,
 All Area/Zonal Managers, All Managers & Chief Managers of Branches

DECLARATION OF PROFIT RATES ON PLS DEPOSITS

The following rates of profit on various types of PLS Deposits for the half year January – June 2011 have been approved by the Central Management Committee:

TYPE OF DEPOSITS

Annual Rates

1. PLS SAVING ACCOUNT

	<i>From 1st January to 30th June 2011</i>	
	<i>For Financial Institutions NBFIs, and DFIs</i>	<i>For Individuals and Corporate</i>
- ON Balance upto Rs. 24,999	5.00%	5.00%
- ON Rs.25,000 and above	5.00%	5.00%

2. NOTICE DEPOSITS

	<i>From 1st January to 30th June 2011</i>	
	<i>For Individuals and Corporate</i>	<i>For Financial Institutions NBFIs, and DFIs</i>
7 – 29 days	4.00%	1.00%
30 days & above	4.50%	1.00%

3. TERM DEPOSITS

	<i>From 1st January to 30th June 2011</i>	
	<i>For Individuals</i>	<i>For Financial Institutions NBFIs, DFIs and Corporate</i>
1 Month	4.50%	
3 Months	5.00%	
6 Months	5.25%	
1 Year	5.50%	
2 Years	6.00%	
3 Years	6.50%	
4 Years	7.00%	
5 Years	7.50%	

4. ROYAL PROFIT

<i>From 1st January to 30th June 2011</i>	
<i>For Individuals and Corporate</i>	
Balance up to Rs. 49,999/-	5.00%
From Rs.50,000 to 999,999	5.00%
From Rs.1,000,000 to 4,999,999	5.00%
Rs. 5,000,000 and above	
<i>From 1st January to 30th June 2011</i>	
<i>Royal Profit Return for Financial Institutions, NBFIs and DFIs</i>	5.00%

5. ROYAL PATRIOT(Discontinued)

	<i>From 1st January to 30th June 2011</i>		
	Rs. 25,000 – 999,999	Rs. 1,000,000 – 4,999,999	Rs. 5,000,000 & above
1 Month	3.00%	3.10%	3.50%
3 Months	3.50%	3.60%	3.70%
6 Months	4.00%	4.10%	4.20%
12 Months	4.50%	4.60%	4.70%
2 Years	5.50%	5.60%	5.70%

6 ANMOL DEPOSIT (Discontinued)

	<i>From 1st January to 30th June 2011</i>
3 Months	4.60%
6 Months	4.93%
1 Year	5.26%
1 Year & 6 Months	5.42%
2 Years	5.75%
2 Years & 6 Months	5.92%
3 Years	6.08%
3 Years & 6 Months	6.24%
4 Years	6.57%
4 Years & 6 Months	6.74%



5 Years	6.90%
5 Years & 6 Months	7.07%
6 Years	7.23%
6 Years & 6 Months	7.56%
7 Years	8.00%

7. MONTHLY INCOME ACCOUNT (Discontinued)

	<i>From 1st January to 30th June 2011</i>
1 Year	7.80%
2 Years	8.04%
3 Years	8.76%

8. ALFALAH MAHANA AMDAN ACCOUNT

	<i>From 1st January to 30th June 2011</i>
Three years term deposits	10.00%
One year term deposits (deposits raised after March 07, 2009)	10.50%

9. ALFALAH KIFAYAT ACCOUNT

	<i>From 1st January to 30th June 2011</i>
	Rate (P.A) %
Below Rupees 10,000	5.00
Rs. 10,000 to less 50,000	5.50
Rs. 50,000 to less 100,000	6.00
Rs. 100,000 to less 500,000	7.00
Rs. 500,000 to less than 1,000,000	7.50
Rs. 1,000,000 to less than 10,000,000	8.00
Rs. 10,000,000 and above	8.50

10. ALFALAH EDUCATION (Term Deposit)

	<i>From 1st January to 30th June 2011</i>
Alfalakh Education (Term Deposit)	7.00%

You are accordingly advised to arrange payment of profit on PLS Accounts by July 20, 2011 under confirmation to us.


Asim Nadeem
Manager


Fahad Asad
Senior Manager


Zahid Ali H. Jamall
Chief Financial Officer