

**DECLARED RATES OF PROFIT FOR THE HALF YEAR ENDED JUNE 30, 2015**

The declared profit rates on all categories of PLS deposits for the half year ended June 30, 2015 are as follows (respective columns cover the entire six months from (January 01, 2015 to June 30, 2015).

Branches are instructed NOT to pass any manual entry for these schemes. The system will automatically calculate profit and credit the depositors' accounts for following PLS deposit schemes.

**a) Active Products**

Description	Profit Rates Per Annum					
	Jan 01, 2015 to Jan 31, 2015	Feb 01, 2015 to Feb 28, 2015	March 01, 2015 to March 31, 2015	April 01, 2015 to April 30, 2015	May 01, 2015 to May 31, 2015	June 01, 2015 to June 30, 2015
<b>SAVING ACCOUNTS</b>						
<b>PLS SAVING DEPOSITS</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED e-SAVER SCHEME</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
(Please also refer to Circular # P/INST - 2008/128 dated June 18, 2008 and Circular # P/INST-2008/190 dated August 6, 2008)						
<b>ALLIED RISING STAR</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
(Please also refer to Circular # P/INST - 2013/222 dated July 13, 2013)						
<b>New F.C Deposit Under FE Circular # 25</b>						
<b>Saving Bank A/Cs - USD/GBP/EUR</b>						
0 - 9,999	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
10,000 - 49,999	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
50,000 - 99,999	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
100,000 & above	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
<b>CURRENT REMUNERATIVE (CHEQUING ACCOUNTS)</b>						
<b>PLATINUM REWARDING PROFIT ACCOUNT</b> (Profit calculation is on Monthly Average Balance)						
Amount Up to 499,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Amount Between Rs.500,000 to Rs.999,999	6.60%	5.60%	5.60%	5.00%	5.00%	4.50%
Amount Between Rs.1,000,000 to Rs.4,999,999	6.75%	5.75%	5.75%	5.25%	5.25%	4.75%
Amount Between Rs.5,000,000 to Rs.9,999,999	6.85%	5.85%	5.85%	5.25%	5.25%	4.75%
Amount Between Rs.10,000,000 to Rs.24,999,999	6.95%	5.95%	5.95%	5.45%	5.45%	4.95%
Amount Between Rs.25,000,000 to Rs.99,999,999	7.05%	6.05%	6.05%	5.55%	5.55%	5.05%
Amount above Rs.100,000,000	7.15%	6.15%	6.15%	5.65%	5.65%	5.15%
<b>ALLIED TERM PLUS DEPOSITS</b>						
<b>A: Profit Payment Monthly and on Maturity</b>						
<b>Profit Payment Monthly</b>						
1 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Months	7.80%	6.75%	6.75%	6.00%	6.00%	5.50%
6 Months	7.85%	6.80%	6.80%	6.10%	6.10%	5.60%
1 Year	7.90%	6.90%	6.90%	6.20%	6.20%	5.70%
3 Years	8.65%	7.65%	7.65%	6.10%	6.10%	5.60%
5 Years	9.10%	8.17%	8.17%	6.00%	6.00%	5.50%
10 Years	9.30%	8.35%	8.35%	6.50%	6.50%	6.00%
<b>Profit Payment at Maturity</b>						
1 Month	7.75%	6.75%	6.75%	6.00%	6.00%	5.50%
3 Months	7.90%	6.95%	6.95%	6.20%	6.20%	5.70%
6 Months	8.05%	7.00%	7.00%	6.35%	6.35%	5.85%
1 Year	8.25%	7.25%	7.25%	6.50%	6.50%	6.00%
3 Years	9.00%	8.00%	8.00%	6.40%	6.40%	5.90%
5 Years	9.50%	8.50%	8.50%	6.30%	6.30%	5.80%
10 Years	9.75%	8.75%	8.75%	7.00%	7.00%	6.50%
<b>B: ALLIED ADVANCE PROFIT PLUS PAYMENT</b>						
12 Months - Profit amount on Placement of PKR 100,000	PKR 7,040/-	6,110/-	6,110/-	5,642/-	5,642/-	5,174/-
<b>Foreign Currency Term Deposit USD/GBP/EUR</b>						
<b>3 Months</b>						
0 - 9,999	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
10,000 - 49,999	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
50,000 - 99,999	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
100,000 & above	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
<b>6 Months</b>						
0 - 9,999	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
10,000 - 49,999	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
50,000 - 99,999	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
100,000 & above	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
<b>12 Months</b>						
0 - 9,999	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
10,000 - 49,999	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
50,000 - 99,999	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
100,000 & above	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
<b>PLS SPECIAL NOTICE DEPOSIT</b>						
(Please also refer to circular# P/INST-2010/205 dated September 14, 2010)						
7 to 29 days	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
30 days & above	7.00%	6.00%	6.00%	5.50%	5.50%	5.00%

Description	Profit Rates Per Annum					
	Jan 01, 2015 to Jan 31, 2015	Feb 01, 2015 to Feb 28, 2015	March 01, 2015 to March 31, 2015	April 01, 2015 to April 30, 2015	May 01, 2015 to May 31, 2015	June 01, 2015 to June 30, 2015
<b>A. TERM DEPOSITS-Discontinued Schemes (Rollover Allowed)</b>						
<b>PLS TERM DEPOSITS</b>						
<b>1 Month</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>3 Months</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,001 to Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 25,000,001 to Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,001 to Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Above Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>6 Months</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,001 to Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 25,000,001 to Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,001 to Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Above Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>1 Year</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,001 to Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 25,000,001 to Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,001 to Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Above Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>2 Years</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,001 to Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 25,000,001 to Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,001 to Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Above Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>3 Years</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,001 to Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 25,000,001 to Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,001 to Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Above Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>4 Years</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,001 to Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 25,000,001 to Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,001 to Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Above Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>5 Years</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,001 to Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 25,000,001 to Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,001 to Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Above Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED PROFIT PLUS TERM DEPOSIT</b>						
<b>1 Month</b>						
Rs. 500,000 to less than Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,000 to less than Rs. 10,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 10,000,000 to less than Rs. 15,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 15,000,000 to less than Rs. 20,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 20,000,000 and above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>3 Months</b>						
Rs. 500,000 to less than Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,000 to less than Rs. 10,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 10,000,000 to less than Rs. 15,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 15,000,000 to less than Rs. 20,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 20,000,000 and above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>6 Months</b>						
Rs. 500,000 to less than Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,000 to less than Rs. 10,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 10,000,000 to less than Rs. 15,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 15,000,000 to less than Rs. 20,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 20,000,000 and above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>12 Months</b>						
Rs. 500,000 to less than Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,000 to less than Rs. 10,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 10,000,000 to less than Rs. 15,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 15,000,000 to less than Rs. 20,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 20,000,000 and above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED BA'IKHTIAR</b>						
(Please refer to Circular# P/ISNT 2011/212- dated July19, 2011 and P/ISNT - 2011/233)						
<b>Profit Payment Frequency</b>						
Advance	Rs 6,280	Rs 5,341	Rs 5,341	Rs 4,868	Rs 4,868	Rs 4,389
Monthly	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Quarterly	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Half Yearly	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Yearly	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%

Description	Profit Rates Per Annum					
	Jan 01, 2015 to Jan 31, 2015	Feb 01, 2015 to Feb 28, 2015	March 01, 2015 to March 31, 2015	April 01, 2015 to April 30, 2015	May 01, 2015 to May 31, 2015	June 01, 2015 to June 30, 2015
<b>REWARDING TERM DEPOSIT SCHEME</b>						
<b>1 Month</b>						
Rs.25,000 to Rs.9,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.10,000,000 to Rs.99,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.100,000,000 & above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>3 Months</b>						
Rs.25,000 to Rs.9,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.10,000,000 to Rs.99,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.100,000,000 & above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>6 Months</b>						
Rs.25,000 to Rs.9,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.10,000,000 to Rs.99,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.100,000,000 & above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>12 Months</b>						
Rs.25,000 to Rs.9,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.10,000,000 to Rs.99,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.100,000,000 & above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>BEHTAR MUNAFA TERM DEPOSIT</b>						
(Please also refer to Circular # P/INST - 2008/128 dated June 18, 2008)						
<b>1 Month</b>						
	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>3 Months</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.5,000,001 to Rs.25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.25,000,001 to Rs.50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.100,000,001 & above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>6 Months</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.5,000,001 to Rs.25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.25,000,001 to Rs.50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.100,000,001 & above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>1 Year</b>						
Upto Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.5,000,001 to Rs.25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.25,000,001 to Rs.50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.100,000,001 & above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>Monthly Schemes</b>						
<b>ALLIED MONTHLY INCOME SCHEME</b>						
	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>MAHANA AMDANI PACKAGE (MAP)</b>						
<b>For 1 Year</b>						
1st Year	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>For 2 years</b>						
1st Year	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
2nd Year	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>For 3 Years</b>						
1st Year	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
2nd Year	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
3rd Year	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>MONTHLY PROFIT PLUS</b>						
12 Months	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>PLATINUM REWARDING TERM DEPOSIT</b>						
<b>1 Month</b>						
Amount Between 100,000 to 499,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Amount Between 500,000 to 999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Amount Between 1,000,000 to 4,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Amount Between 5,000,000 to 9,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Amount Between 10,000,000 to 24,999,999	6.60%	5.60%	5.60%	5.10%	5.10%	4.60%
Amount Above 25,000,000	6.70%	5.70%	5.70%	5.20%	5.20%	4.70%
<b>3 Month</b>						
Amount Between 100,000 to 499,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Amount Between 500,000 to 999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Amount Between 1,000,000 to 4,999,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Amount Between 5,000,000 to 9,999,999	6.60%	5.60%	5.60%	5.10%	5.10%	4.60%
Amount Between 10,000,000 to 24,999,999	6.70%	5.70%	5.70%	5.20%	5.20%	4.70%
Amount Above 25,000,000	6.75%	5.75%	5.75%	5.25%	5.25%	4.75%
<b>6 Month</b>						
Amount Between 100,000 to 499,999	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Amount Between 500,000 to 999,999	6.60%	5.60%	5.60%	5.10%	5.10%	4.60%
Amount Between 1,000,000 to 4,999,999	6.70%	5.70%	5.70%	5.20%	5.20%	4.70%
Amount Between 5,000,000 to 9,999,999	6.80%	5.80%	5.80%	5.30%	5.30%	4.80%
Amount Between 10,000,000 to 24,999,999	6.90%	5.90%	5.90%	5.40%	5.40%	4.80%
Amount Above 25,000,000	7.00%	6.00%	6.00%	5.50%	5.50%	5.00%
<b>PLATINUM ALLIED BA'IKHTIAR</b>						
<b>Advance Profit</b>						
Upto Rs. 999,999	RS 6,975	RS 5,575	RS 5,575	RS 5,105	RS 5,105	RS 4,633
Rs. 1,000,000 to 9,999,999	RS 6,975	RS 5,575	RS 5,575	RS 5,105	RS 5,105	RS 4,633
Rs. 10,000,000 & Above	RS 6,975	RS 5,575	RS 5,575	RS 5,105	RS 5,105	RS 4,633
<b>Monthly</b>						
Upto Rs. 999,999	7.50%	6.00%	6.00%	5.50%	5.50%	5.00%
Rs. 1,000,000 to 9,999,999	7.50%	6.00%	6.00%	5.50%	5.50%	5.00%
Rs. 10,000,000 & Above	7.50%	6.00%	6.00%	5.50%	5.50%	5.00%
<b>Quarterly</b>						
Upto Rs. 999,999	7.60%	6.10%	6.10%	5.60%	5.60%	5.10%
Rs. 1,000,000 to 9,999,999	7.60%	6.10%	6.10%	5.60%	5.60%	5.10%
Rs. 10,000,000 & Above	7.60%	6.10%	6.10%	5.60%	5.60%	5.10%
<b>Half Yearly</b>						
Upto Rs. 999,999	7.70%	6.20%	6.20%	5.70%	5.70%	5.20%
Rs. 1,000,000 to 9,999,999	7.70%	6.20%	6.20%	5.70%	5.70%	5.20%
Rs. 10,000,000 & Above	7.70%	6.20%	6.20%	5.70%	5.70%	5.20%
<b>Yearly</b>						
Upto Rs. 999,999	8.00%	6.50%	6.50%	6.00%	6.00%	5.50%
Rs. 1,000,000 to 9,999,999	8.00%	6.50%	6.50%	6.00%	6.00%	5.50%
Rs. 10,000,000 & Above	8.00%	6.50%	6.50%	6.00%	6.00%	5.50%
<b>ALLIED ADVANCE PROFIT SCHEME</b>						
15 Months	PKR 8,600/-	PKR 6,886/-	PKR 6,886/-	PKR 6,305/-	PKR 6,305/-	PKR 5,720
18 Months	PKR 10,275/-	PKR 8,247/-	PKR 8,247/-	PKR 7,559/-	PKR 7,559/-	PKR 6,860

Description	Profit Rates Per Annum					
	Jan 01, 2015 to Jan 31, 2015	Feb 01, 2015 to Feb 28, 2015	March 01, 2015 to March 31, 2015	April 01, 2015 to April 30, 2015	May 01, 2015 to May 31, 2015	June 01, 2015 to June 30, 2015
<b>B. TERM DEPOSITS - Discontinued Schemes (Rollover Not Allowed)</b>						
<b>ALLIED ADVANCE PROFIT SCHEME</b>						
06 Months	Frozen	Frozen	Frozen	Frozen	Frozen	Frozen
12 Months	Frozen	Frozen	Frozen	Frozen	Frozen	Frozen
<b>MAHANA MUNAFA SCHEME</b>						
<b>For 1 Year</b>						
1st Year	7.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>For 2 Years</b>						
1st Year	8.00%	5.50%	5.50%	5.00%	5.00%	4.50%
2nd Year	8.25%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>For 3 Years</b>						
1st Year	8.00%	5.50%	5.50%	5.00%	5.00%	4.50%
2nd Year	8.25%	5.50%	5.50%	5.00%	5.00%	4.50%
3rd Year	8.50%	5.00%	5.00%	5.00%	5.00%	4.50%
<b>PPA TERM DEPOSIT</b>						
30 days: Rs.50 million and Above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
90 days: Rs.50 million and Above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>Old / Frozen F.C Accounts (Saving Bank Account)</b>						
USD	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
POUND STERLING	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
EURO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
JAPANESE YEN	NIL	NIL	NIL	NIL	NIL	NIL
<b>ALLIED BACHAT SCHEME (ABS)</b>	Upto 13.33%	Upto 13.33%	Upto 13.33%	Upto 13.33%	Upto 13.33%	Upto 13.33%
(Please also refer to Circular# P/INST-2006/214 dated November 28, 2006; Circular # P/INST-2006/215 dated November 29, 2006)						
<b>ALLIED SUPER PREMIUM TERM CERTIFICATE</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED YOUNG SAVER</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED BEHTAR MUNAFA</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED TAHFUZ DEPOSIT SCHEME</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED MAHANA AAMADANI</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>OVERSEAS SAVERS SCHEME</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED HIGH PREMIUM</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>PLS TERM DEPOSIT -10 YEARS</b>	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>C. CURRENT REMUNERATIVE (CHEQUING ACCOUNTS)- NEW ACCOUNTS OPENING NOT ALLOWED</b>						
<b>REWARDING PROFIT ACCOUNT</b>						
(Please also refer to Circular # P/INST - 2010/105 dated May 31, 2010; Circular # P/INST- 2010/205 dated September 14, 2010 and P/INST - 2011/233)						
Rs. 10,000,000 to less than Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,000 to less than Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,000 to less than Rs. 250,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 250,000,000 & Above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>BEHTAR MUNAFA ACCOUNT</b>						
Upto Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 25,000,001 to Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,001 to Rs. 250,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 250,000,001 to Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Above Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED MUNAFA ACCOUNT</b>						
Rs. 500,000 to Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.25,000,001 to Rs. 50,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 50,000,001 to Rs.100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.100,000,001 to Rs.250,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs.250,000,001 to Rs.500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Above Rs.500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>ALLIED PROFIT PLUS DEPOSIT ACCOUNT</b>						
Rs. 500,000 to less than Rs. 5,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 5,000,000 to less than Rs. 10,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 10,000,000 to less than Rs. 25,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 25,000,000 and above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
<b>PPA OPERATIONAL ACCOUNTS</b>						
Less than Rs. 100,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 100,000,000 to less than Rs. 250,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 250,000,000 to less than Rs. 500,000,000	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%
Rs. 500,000,000 & Above	6.50%	5.50%	5.50%	5.00%	5.00%	4.50%

It is again clarified that mandatory withholding income tax has been deducted @ 10% and 15% respectively for filers and non-filers as per active tax payers list provided by FBR at the time of payment / credit of profit to the respective customer account from the gross amount of the profit. In case of specific query for non-resident customers, rate of withholding income tax should be referred to Finance Group for advise.

For further details regarding tax, please refer to the tax circulars issued from time to time. You may also contact Mr. Farhan Zafar at 042-35880043 ext 32630 or at his e-mail address farhan.zafar@abl.com and Mr. Mansoor Zaighum at mansoor.zaighum@abl.com

-Sd-

Akhtar Abbas  
Group Head Liability- CBG

-Sd-

Mian Mahmud ul Hassan  
Group Head Accounts- Finance Group

-Sd-

Tahir Yaqoob Bhatti  
Chief - Commercial Banking Group

-Sd-

Tariq Javed Ghuman  
Chief -Retail Banking Group