

**DECLARED RATES OF PROFIT FOR THE HALF YEAR ENDED Dec 31, 2015**

The declared profit rates on all categories of PLS deposits for the half year ended Dec 31, 2015 are as follows (respective columns cover the entire six months from July 01, 2015 to Dec 31, 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					
	July 01, 2015 to July 31, 2015	Aug 01, 2015 to Aug 31, 2015	Sep 01, 2015 to Sep 30, 2015	Oct 01, 2015 to Oct 31, 2015	Nov 01, 2015 to Nov 30, 2015	Dec 01, 2015 to Dec 31, 2015
<b>SAVING ACCOUNTS</b>						
<b>PLS SAVING DEPOSITS</b>	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>ALLIED ASAAN SAVING ACCOUNT</b>	-	-	4.50%	4.00%	4.00%	4.00%
<b>ALLIED e-SAVER SCHEME</b> (Please also refer to Circular # P/INST - 2008/128 dated June 18, 2008 and Circular # P/INST-2008/190 dated August 6, 2008)	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>ALLIED RISING STAR</b> (Please also refer to Circular # P/INST - 2013/222 dated July 13, 2013)	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<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 Upto 499,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between Rs.500,000 toRs.999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between Rs.1,000,000 toRs.4,999,999	4.75%	4.75%	4.75%	4.25%	4.25%	4.25%
Amount Between Rs.5,000,000 to Rs.9,999,999	4.75%	4.75%	4.75%	4.25%	4.25%	4.25%
Amount Between Rs.10,000,000 to Rs.24,999,999	4.95%	4.95%	4.95%	4.50%	4.50%	4.50%
Amount Between Rs.25,000,000 to Rs.99,999,999	5.05%	5.05%	5.05%	4.55%	4.55%	4.55%
Amount above Rs.100,000,000	5.15%	5.15%	5.15%	4.65%	4.65%	4.65%
<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	5.50%	5.05%	5.05%	4.45%	4.45%	4.45%
6 Months	5.60%	5.15%	5.15%	4.55%	4.55%	4.55%
1 Year	5.70%	5.30%	5.30%	4.70%	4.70%	4.70%
3 Years	5.60%	5.60%	5.60%	5.00%	5.00%	5.00%
5 Years	5.50%	5.50%	5.50%	4.90%	4.90%	4.90%
10 Years	6.00%	6.00%	6.00%	5.50%	5.50%	5.50%
<b>Profit Payment at Maturity</b>						
1 Month	5.50%	5.10%	5.10%	4.50%	4.50%	4.50%
3 Months	5.70%	5.20%	5.20%	4.60%	4.60%	4.60%
6 Months	5.85%	5.35%	5.35%	4.75%	4.75%	4.75%
1 Year	6.00%	5.50%	5.50%	5.05%	5.05%	5.05%
3 Years	5.90%	5.90%	5.90%	5.35%	5.35%	5.35%
5 Years	5.80%	5.80%	5.80%	5.30%	5.30%	5.30%
10 Years	6.50%	6.50%	6.50%	6.00%	6.00%	6.00%
<b>B: ALLIED ADVANCE PROFIT PLUS PAYMENT</b>						
12 Months - Profit amount on Placement of PKR 100,000	PKR 5,174/-	4,863/-	4,863/-	4,393/-	4,393/-	4,393/-
<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	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
30 days & above	5.00%	5.00%	5.00%	4.50%	4.50%	4.50%

Description	Profit Rates Per Annum					
	July 01, 2015 to July 31, 2015	Aug 01, 2015 to Aug 31, 2015	Sep 01, 2015 to Sep 30, 2015	Oct 01, 2015 to Oct 31, 2015	Nov 01, 2015 to Nov 30, 2015	Dec 01, 2015 to Dec 31, 2015
<b>A. TERM DEPOSITS-Discontinued Schemes (Rollover Allowed)</b>						
<b>PLS TERM DEPOSITS</b>						
<b>1 Month</b>	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>3 Months</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 to Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Above Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>6 Months</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 to Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Above Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>1 Year</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 to Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Above Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>2 Years</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 to Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Above Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>3 Years</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 to Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Above Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>4 Years</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 to Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Above Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>5 Years</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 to Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Above Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>ALLIED PROFIT PLUS TERM DEPOSIT</b>						
<b>1 Month</b>						
Rs. 500,000 to less than Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,000 to less than Rs. 10,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 10,000,000 to less than Rs. 15,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 15,000,000 to less than Rs. 20,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 20,000,000 and above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>3 Months</b>						
Rs. 500,000 to less than Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,000 to less than Rs. 10,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 10,000,000 to less than Rs. 15,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 15,000,000 to less than Rs. 20,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 20,000,000 and above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>6 Months</b>						
Rs. 500,000 to less than Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,000 to less than Rs. 10,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 10,000,000 to less than Rs. 15,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 15,000,000 to less than Rs. 20,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 20,000,000 and above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>12 Months</b>						
Rs. 500,000 to less than Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,000 to less than Rs. 10,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 10,000,000 to less than Rs. 15,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 15,000,000 to less than Rs. 20,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 20,000,000 and above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>ALLIED BA'JKHTIAR</b>						
(Please refer to Circular# P/ISNT 2011/212- dated July19, 2011 and P/INST - 2011/2)						
<b>Profit Payment Frequency</b>						
Advance	Rs 4,389	Rs 4,389	Rs 4,389	Rs 3,915	Rs 3,915	Rs 3,915
Monthly	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Quarterly	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Half Yearly	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Yearly	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%

Description	Profit Rates Per Annum					
	July 01, 2015 to July 31, 2015	Aug 01, 2015 to Aug 31, 2015	Sep 01, 2015 to Sep 30, 2015	Oct 01, 2015 to Oct 31, 2015	Nov 01, 2015 to Nov 30, 2015	Dec 01, 2015 to Dec 31, 2015
<b>REWARDING TERM DEPOSIT SCHEME</b>						
<b>1 Month</b>						
Rs. 25,000 to Rs. 9,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 10,000,000 to Rs. 99,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,000 & above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>3 Months</b>						
Rs. 25,000 to Rs. 9,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 10,000,000 to Rs. 99,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,000 & above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>6 Months</b>						
Rs. 25,000 to Rs. 9,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 10,000,000 to Rs. 99,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,000 & above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>12 Months</b>						
Rs. 25,000 to Rs. 9,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 10,000,000 to Rs. 99,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,000 & above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>BEHTAR MUNAFA TERM DEPOSIT</b>						
(Please also refer to Circular # P/INST - 2008/128 dated June 18, 2008)						
<b>1 Month</b>						
	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>3 Months</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 & above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>6 Months</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 & above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>1 Year</b>						
Upto Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,001 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 & above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>Monthly Schemes</b>						
<b>ALLIED MONTHLY INCOME SCHEME</b>						
	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>MONTHLY PROFIT PLUS</b>						
12 Months	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>PLATINUM REWARDING TERM DEPOSIT</b>						
<b>1 Month</b>						
Amount Between 100,000 to 499,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between 500,000 to 999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between 1,000,000 to 4,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between 5,000,000 to 9,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between 10,000,000 to 24,999,999	4.60%	4.60%	4.60%	4.10%	4.10%	4.10%
Amount Above 25,000,000	4.70%	4.70%	4.70%	4.20%	4.20%	4.20%
<b>3 Month</b>						
Amount Between 100,000 to 499,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between 500,000 to 999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between 1,000,000 to 4,999,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between 5,000,000 to 9,999,999	4.60%	4.60%	4.60%	4.10%	4.10%	4.10%
Amount Between 10,000,000 to 24,999,999	4.70%	4.70%	4.70%	4.20%	4.20%	4.20%
Amount Above 25,000,000	4.75%	4.75%	4.75%	4.25%	4.25%	4.25%
<b>6 Month</b>						
Amount Between 100,000 to 499,999	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Amount Between 500,000 to 999,999	4.60%	4.60%	4.60%	4.10%	4.10%	4.10%
Amount Between 1,000,000 to 4,999,999	4.70%	4.70%	4.70%	4.20%	4.20%	4.20%
Amount Between 5,000,000 to 9,999,999	4.80%	4.80%	4.80%	4.25%	4.25%	4.25%
Amount Between 10,000,000 to 24,999,999	4.80%	4.80%	4.80%	4.25%	4.25%	4.25%
Amount Above 25,000,000	5.00%	4.80%	4.80%	4.40%	4.40%	4.40%
<b>PLATINUM ALLIED BA'IKHTIAR</b>						
<b>Advance Profit</b>						
Upto Rs. 999,999	RS 4633/-	Rs 4,633/-	Rs 4,633/-	Rs 4,154/-	Rs 4,154/-	Rs 4,154/-
Rs. 1,000,000 to 9,999,999	RS 4633/-	Rs 4,633/-	Rs 4,633/-	Rs 4,154/-	Rs 4,154/-	Rs 4,154/-
Rs. 10,000,000 & Above	RS 4633/-	Rs 4,633/-	Rs 4,633/-	Rs 4,154/-	Rs 4,154/-	Rs 4,154/-
<b>Monthly</b>						
Upto Rs. 999,999	5.00%	5.00%	5.00%	4.30%	4.30%	4.30%
Rs. 1,000,000 to 9,999,999	5.00%	5.00%	5.00%	4.30%	4.30%	4.30%
Rs. 10,000,000 & Above	5.00%	5.00%	5.00%	4.30%	4.30%	4.30%
<b>Quarterly</b>						
Upto Rs. 999,999	5.10%	5.00%	5.00%	4.40%	4.40%	4.40%
Rs. 1,000,000 to 9,999,999	5.10%	5.00%	5.00%	4.40%	4.40%	4.40%
Rs. 10,000,000 & Above	5.10%	5.00%	5.00%	4.40%	4.40%	4.40%
<b>Half Yearly</b>						
Upto Rs. 999,999	5.20%	5.00%	5.00%	4.50%	4.50%	4.50%
Rs. 1,000,000 to 9,999,999	5.20%	5.00%	5.00%	4.50%	4.50%	4.50%
Rs. 10,000,000 & Above	5.20%	5.00%	5.00%	4.50%	4.50%	4.50%
<b>Yearly</b>						
Upto Rs. 999,999	5.50%	5.00%	5.00%	4.80%	4.80%	4.80%
Rs. 1,000,000 to 9,999,999	5.50%	5.00%	5.00%	4.80%	4.80%	4.80%
Rs. 10,000,000 & Above	5.50%	5.00%	5.00%	4.80%	4.80%	4.80%
<b>ALLIED ADVANCE PROFIT SCHEME</b>						
15 Months	PKR 5,720/-	PKR 5,720/-	PKR 5,720/-	PKR 5,130/-	PKR 5,130/-	PKR 5,130/-
18 Months	PKR 6,860/-	PKR 6,860/-	PKR 6,860/-	PKR 6,166/-	PKR 6,166/-	PKR 6,166/-

Description	Profit Rates Per Annum					
	July 01, 2015 to July 31, 2015	Aug 01, 2015 to Aug 31, 2015	Sep 01, 2015 to Sep 30, 2015	Oct 01, 2015 to Oct 31, 2015	Nov 01, 2015 to Nov 30, 2015	Dec 01, 2015 to Dec 31, 2015
<b>B. TERM DEPOSITS - Discontinued Schemes (Rollover Not Allowed)</b>						
06 Mnoths	Frozen	Frozen	Frozen	Frozen	Frozen	Frozen
12 Months	Frozen	Frozen	Frozen	Frozen	Frozen	Frozen
<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 BEHTAR MUNAFA</b>	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>ALLIED HIGH PREMIUM</b>	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>PLS TERM DEPOSIT -10 YEARS</b>	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%

**C. CURRENT REMUNERATIVE (CHEQUING ACCOUNTS)- NEW ACCOUNTS OPENING NOT ALLOWED**

<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	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,000 to less than Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,000 to less than Rs. 250,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 250,000,000 & Above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>BEHTAR MUNAFA ACCOUNT</b>						
Upto Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 to Rs. 250,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 250,000,001 to Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Above Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>ALLIED MUNAFA ACCOUNT</b>						
Rs. 500,000 to Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,001 to Rs. 50,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 50,000,001 to Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,001 to Rs. 250,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 250,000,001 to Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Above Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>ALLIED PROFIT PLUS DEPOSIT ACCOUNT</b>						
Rs. 500,000 to less than Rs. 5,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 5,000,000 to less than Rs. 10,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 10,000,000 to less than Rs. 25,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 25,000,000 and above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>PPA OPERATIONAL ACCOUNTS</b>						
Less than Rs. 100,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 100,000,000 to less than Rs. 250,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 250,000,000 to less than Rs. 500,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
Rs. 500,000,000 & Above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%

It is again clarified that mandatory withholding income tax has been deducted @ 10 % up to profit amount of Rs 500,000/- and for profit amount above Rs.500,000/- tax rates are 10 % and 17.5% for filers and non-filers respectively as per active tax payer list provided by F.B.R at the time of payment/credit of profit to the respective customer account from gross amount of profit. In case of specific query for non-resident customers, rate of withholding income tax should be referred to Finance Group for advice.

For further detail regarding tax, please refer to tax circulars issued from time to time. You may also contact Mr. Qaiser Abbas at 042-35880043 ext. 32629 or at his e-mail address Qaiser.Abbas2@abl.com

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