

**INDICATIVE RATES AND ANNUALISED RATES OF EXPECTED RETURN OF  
PROFIT/INTEREST ON PLS/FC DEPOSITS FOR THE PERIOD 01-01-2008 TO 30-06-2008**

Sr.No.	Category of Deposit	Indicative Rate of Profit P.A. %	Annualized Rate of expected return %
<b><u>A- LIVE PRODUCTS – PAK RUPEES</u></b>			
1.	<b>PLS – Chequing Account</b> (a) For balances from Rs.1/= to Rs.20,000/= (b) For balances from Rs.20,001/= & above The profit is payable on six monthly basis and calculated on minimum balance during the month. <b>The Profit will be credited to respective accounts on the 30<sup>th</sup> of June and 31<sup>st</sup> of December.</b>	<b>0.10</b> <b>1.00</b>	<b>0.10</b> <b>1.00</b>
2.	<b>ESA (Enhanced Saving Accounts) New product launched w.e.f 01-11-2007</b> (a) For balances from Rs.1/= to Rs.20,000/= (b) For balances from Rs.20,001/= & above The profit will be paid quarterly and calculated on daily product basis. <b>The profit will be credited to respective accounts on 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December.</b>	<b>4.00</b> <b>1.00</b>	<b>4.06</b> <b>1.00</b>
3.	<b>RMPSA (Remittance Munafa Plus Saving Accounts) New product launched w.e.f. 01-07-2006</b> On Daily Actual Deposits Less than Rs.20,000/= On Daily Actual Deposits of Rs.20,000 but less than Rs.100,000/= On Daily Actual Deposits of Rs.100,000 but less than Rs.1,000,000/= On Daily Actual Deposits of Rs.1,000,000/= and above <b>The Profit will be credited to respective accounts on the last working day of each month.</b>	0.10 3.00 4.00 5.00	0.10 3.04 4.07 5.12
4.	<b>HBL – Value Account (VA) New product launched w.e.f. 01-09-2006</b> The profit is payable on quarterly basis and calculated on monthly minimum balance between first day and last day of the month upto Rs.100,000/=. However, no profit will be paid, where No. of withdrawals per month exceeds Two. <b>The profit will be credited to respective accounts on 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December.</b>	<b>7.00</b>	<b>7.19</b>
5.	<b>HBL – Super Value Account (SVA) New product launched w.e.f. 01-01-2007</b> The profit is payable on quarterly basis and calculated on monthly minimum balance between first day and last day of the month from Rs.100,000/= to Rs.500,000/=. However, no profit will be paid, where No. of withdrawals per month exceeds Two (through ATM or Cheque) or if the minimum balance during the month falls below Rs.100,000/=. <b>The profit will be credited to respective accounts on 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December.</b>	<b>7.25</b>	<b>7.45</b>
6.	<b>HBL – Business Value Account (BVA) New product launched w.e.f. 01.11.2007</b> On Daily Actual Deposits Less than Rs.1,000,000/= On Daily Actual Deposits of Rs.1,000,000/= but less than Rs.2,500,000/= On Daily Actual Deposits Rs.2,500,000/= & above <b>The profit is payable on quarterly basis and calculated on daily product basis. The profit will be credited to respective accounts on 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December.</b>	0.00 4.25 5.25	0.00 4.32 5.35
7.	<b>PLS – SNTD (Special Notice Time Deposit)</b> (a) Less than Rs.1(M) 7 to 29 days notice 30 days and over notice (b) Rs.1(M) & above 7 to 29 days notice 30 days and over notice <b>Profit is payable on encashment only. No interim profit is payable.</b>	0.75 1.00 3.00 4.00	0.75 1.00 3.04 4.07
8.	<b>PLS-SSB (Special Saving Bank Deposit Scheme)</b> On Daily Actual Deposits Less than Rs.20,000/= (w.e.f.01-04-2008) On Daily Actual Deposits of Rs.20,000/= but less than Rs.25(M) On Daily Actual Deposits of Rs.25(M) but less than Rs.50(M) On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M) On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M) On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M) On Daily Actual Deposits of Rs.500(M) but less than Rs.1(Billion) On Daily Actual Deposits of Rs.1(Billion) but less than Rs.2(Billions) On Daily Actual Deposits of Rs.2(Billions) but less than Rs.5(Billions) On Daily Actual Deposits of Rs.5(Billions) and above <b>The Profit will be credited to respective accounts on the last working day of each month.</b>	0.10 1.50 2.00 2.25 2.50 2.75 3.00 3.25 8.00 8.00	0.10 1.51 2.02 2.27 2.53 2.78 3.04 3.30 8.30 8.30

<b>9. PLS-DMPDA (Daily Munafa Plus Deposit Account)</b>		
On Daily Actual Deposits Less than Rs.20,000/= (w.e.f.01-04-2008)		0.10 0.10
On Daily Actual Deposits of Rs.20,000/= but less than Rs.50,000/= (w.e.f.01-04-2008)		1.00 1.00
On Daily Actual Deposits of Rs.50,000/= but less than Rs.1(M)		2.50 2.53
On Daily Actual Deposits of Rs.1(M) but less than Rs.10(M)		3.50 3.56
On Daily Actual Deposits of Rs.10(M) but less than Rs.50(M)		4.50 4.59
On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M)		5.00 5.12
On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M)		6.00 6.17
On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M)		6.50 6.70
On Daily Actual Deposits of Rs.500(M) but less than Rs.1(Billion)		7.00 7.23
On Daily Actual Deposits of Rs.1(Billions) and above		8.00 8.30
<b>The Profit will be credited to respective accounts on the last working day of each month.</b>		
<b>10. MPD (Munafa Plus Deposit) under Series 'E' w.e.f. 15.11.2006.</b>		
3 Months w.e.f. 09-03-2007	On Maturity	6.15 6.15
6 months w.e.f. 09-03-2007	On Maturity	6.75 6.75
One Year	Monthly	8.00 8.30
	Quarterly	8.15 8.40
	Six Monthly	8.30 8.47
	On Maturity	8.50 8.50
	Three Years	Monthly
	Quarterly	8.50 8.77
	Six Monthly	8.75 8.94
	On Maturity	10.00 9.14
Five Years	Monthly	8.50 8.84
	Quarterly	8.75 9.04
	Six Monthly	9.00 9.20
	On Maturity	11.00 9.16
Ten Years	Monthly	9.00 9.38
	Quarterly	9.25 9.58
	Six Monthly	9.50 9.73
	On Maturity	14.00 9.15
<b>The Profit will be credited to customer nominated account according to his instructions i.e. monthly, quarterly, six monthly or on Maturity.</b>		
<b>11. RMPD (Remittance Munafa Plus Deposit) New product launched w.e.f. 01-07-2006</b>		
One Year – Profit payable on Monthly basis		7.80 8.08
One Year – Profit payable on Quarterly basis		8.00 8.24
One Year – Profit payable on Six Monthly basis		8.20 8.37
One Year – Profit payable on Maturity		8.50 8.50
Three Years – Profit payable on Monthly basis		8.80 9.16
Three Years – Profit payable on Quarterly basis		9.20 9.52
Three Years – Profit payable on Six Monthly basis		9.60 9.83
Three Years – Profit payable on Yearly basis		10.00 10.00
Three Years – Profit payable on Maturity		10.00 9.14
Five Years – Profit payable on Monthly basis		10.25 10.75
Five Years – Profit payable on Quarterly basis		10.50 10.92
Five Years – Profit payable on Six Monthly basis		10.75 11.04
Five Years – Profit payable on Yearly basis		11.00 11.00
Five Years – Profit payable on Maturity		11.00 9.16
<b>The Profit will be credited to customer nominated account according to his instructions i.e. monthly, quarterly, six monthly, yearly or on Maturity.</b>		
<b>12. PLS-F.I. – TDR – 3 Months (Financial Institutions – Term Deposit Receipts for 3 Months)</b>		
On Deposit of Rs.10 Millions and over but less than Rs.25 Millions		0.75 0.75
On Deposit of Rs.25 Millions and over but less than Rs.50 Millions		1.00 1.00
On Deposit of Rs.50 Millions and over but less than Rs.100 Millions		1.25 1.25
On Deposit of Rs.100 Millions and over but less than Rs.250 Millions		1.50 1.50
On Deposit of Rs.250 Millions and over but less than Rs.500 Millions		1.75 1.75
On Deposit of Rs.500 Millions and over but less than Rs.1(Billion)		2.00 2.00
On Deposit of Rs.1(Billion) and above		2.25 2.25
<b>The Profit will be credited to customer nominated account on 3 monthly basis i.e. on the expiry of F.I.-TDR only and no interim profit is payable.</b>		

**13. IPD (Investment Plus Deposit)**

The Rates of profit on IPD are being conveyed on daily basis by Global Treasury on following 27 ranges.

Investment Range Rs.in Millions	IPD Rate			
	3 Month	6 Month	12 Month	3 Years
20 – Less than 50				N/A
50 – Less than 250				
250 – Less than 500				
500 – Less than 1,000				
1,000 & above				

Investment Range Rs.in Millions	IPD Rate
	1- Month
100 – Less than 150	
150 – Less than 200	
200 – Less than 300	
300 – Less than 400	
400 – Less than 500	
500 – Less than 750	
750 – Less than 1,000	
1,000 & above	

**The profit will be credited to customer nominated account on Maturity only and no interim profit is payable.**

**B- LIVE PRODUCTS – FOREIGN CURRENCIES****14. F.C. Saving Deposits Under New Rules (Revised Rates w.e.f. 20-03-2008)**

FC SB – Less than US \$ 1000	0.00	0.00
FC SB – US \$ 1000 to Less than US \$ 50,000	0.80	0.80
FC SB – From US \$ 50,000 & above	1.30	1.31
FC SB – Less than EURO 1000	0.50	0.50
FC SB – From EURO 1,000 & above	2.90	2.93
FC SB – Less than UK £ 1000	0.50	0.50
FC SB – From UK £ 1,000 & above	3.90	3.96

The Interest is payable on quarterly basis and calculated on monthly minimum balance between first day and last day of the month. **The interest will be credited to respective accounts on 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> of December.**

**14. HYFFD (High Yield Foreign Currency Fixed Deposit) under New Rules (revised Rates w.e.f. 20-03-2008)****(A) US Dollar**

HYFFD One Month – From US \$ 1,000 to 99,999	1.50	1.50
HYFFD One Month – From US \$ 100,000 to 499,999	1.60	1.60
HYFFD One Month – From US \$ 500,000 & above	1.70	1.70
HYFFD Two Months – From US \$ 1,000 to 99,999	1.45	1.45
HYFFD Two Months – From US \$ 100,000 to 499,999	1.50	1.50
HYFFD Two Months – From US \$ 500,000 & above	1.55	1.55
HYFFD Three Months – From US \$ 1,000 to 99,999	1.40	1.40
HYFFD Three Months – From US \$ 100,000 to 499,999	1.45	1.45
HYFFD Three Months – From US \$ 500,000 & above	1.50	1.50
HYFFD Six Months – From US \$ 1,000 to 99,999	1.30	1.30
HYFFD Six Months – From US \$ 100,000 to 499,999	1.35	1.35
HYFFD Six Months – From US \$ 500,000 & above	1.40	1.40
HYFFD Twelve Months – From US \$ 1,000 to 99,999	1.20	1.20
HYFFD Twelve Months – From US \$ 100,000 to 499,999	1.25	1.25
HYFFD Twelve Months – From US \$ 500,000 & above	1.30	1.30

**(B) EURO**

HYFFD One Month – From EURO 1,000 to 99,999	2.90	2.90
HYFFD One Month – From EURO 100,000 to 499,999	3.00	3.00
HYFFD One Month – From EURO 500,000 & above	3.10	3.10
HYFFD Two Months – From EURO 1,000 to 99,999	3.00	3.00
HYFFD Two Months – From EURO 100,000 to 499,999	3.10	3.10
HYFFD Two Months – From EURO 500,000 & above	3.20	3.20
HYFFD Three Months – From EURO 1,000 to 99,999	3.10	3.10
HYFFD Three Months – From EURO 100,000 to 499,999	3.30	3.30
HYFFD Three Months – From EURO 500,000 & above	3.50	3.50
HYFFD Six Months – From EURO 1,000 to 99,999	3.15	3.15
HYFFD Six Months – From EURO 100,000 to 499,999	3.35	3.35
HYFFD Six Months – From EURO 500,000 & above	3.55	3.55
HYFFD Twelve Months – From EURO 1,000 to 99,999	3.20	3.20
HYFFD Twelve Months – From EURO 100,000 to 499,999	3.40	3.40
HYFFD Twelve Months – From EURO 500,000 & above	3.60	3.60

**(C) Sterling Pound**

HYFFD One Month – From UK £ 1,000 to 99,999	4.20	4.20
HYFFD One Month – From UK £ 100,000 to 499,999	4.40	4.40
HYFFD One Month – From UK £ 500,000 & above	4.60	4.60
HYFFD Two Months – From UK £ 1,000 to 99,999	4.30	4.30
HYFFD Two Months – From UK £ 100,000 to 499,999	4.50	4.50
HYFFD Two Months – From UK £ 500,000 & above	4.70	4.70
HYFFD Three Months – From UK £ 1,000 to 99,999	4.40	4.40
HYFFD Three Months – From UK £ 100,000 to 499,999	4.60	4.60
HYFFD Three Months – From UK £ 500,000 & above	4.80	4.80
HYFFD Six Months – From UK £ 1,000 to 99,999	4.35	4.35
HYFFD Six Months – From UK £ 100,000 to 499,999	4.55	4.55
HYFFD Six Months – From UK £ 500,000 & above	4.75	4.75
HYFFD Twelve Months – From UK £ 1,000 to 99,999	4.20	4.20
HYFFD Twelve Months – From UK £ 100,000 to 499,999	4.35	4.35
HYFFD Twelve Months – From UK £ 500,000 & above	4.50	4.50

**The Interest will be credited to customer nominated account on Maturity only. No interim interest is payable.**

**C- CLOSED PRODUCTS****1. MPDC (Munafa Plus Deposit Certificates) under Series 'A' issued from 01-03-2005 to 31-07-2005.**

One Year & above Rs.100(M)	On Maturity	5.25	5.25
One Year	On Maturity	5.00	5.00
Two Year	On Maturity	5.50	5.36
Three Year	On Maturity	6.00	5.67
Four Year	On Maturity	6.50	5.95
Five Year	On Maturity	7.00	6.19
Six Year	On Maturity	7.50	6.39
Seven Year	On Maturity	8.00	6.56
Eight Year	On Maturity	8.50	6.70
Nine Year	On Maturity	9.00	6.81
Ten Year	On Maturity	10.00	7.18

**2. MPDC (Munafa Plus Deposit Certificates) under Series 'B' issued from 01-08-2005 to 31-08-2005.**

One Year & above Rs.100(M)	Monthly	6.50	6.70
	Quarterly	6.60	6.77
	Six Monthly	6.65	6.76
One Year	On Maturity	6.75	6.75
	Monthly	6.45	6.64
	Quarterly	6.50	6.66
Two Years	Six Monthly	6.55	6.66
	On Maturity	6.60	6.60
	Monthly	6.55	6.75
Three Years	Quarterly	6.60	6.77
	Six Monthly	6.65	6.76
	Yearly	6.75	6.75
Four Years	On Maturity	7.00	6.77
	Monthly	6.65	6.86
	Quarterly	6.75	6.92
Five Years	Six Monthly	6.85	6.97
	Yearly	6.90	6.90
	On Maturity	7.50	7.00
Six Years	Monthly	6.75	6.96
	Quarterly	6.90	7.08
	Six Monthly	7.05	7.17
Seven Years	Yearly	7.15	7.15
	On Maturity	8.00	7.19
	Monthly	6.85	7.07
Eight Years	Quarterly	7.10	7.29
	Six Monthly	7.20	7.33
	Yearly	7.30	7.30
Nine Years	On Maturity	8.50	7.34
	Monthly	6.95	7.18
	Quarterly	7.25	7.45
Ten Years	Six Monthly	7.35	7.49
	Yearly	7.45	7.45
	On Maturity	9.00	7.46
One Year	Monthly	7.05	7.28
	Quarterly	7.35	7.56
	Six Monthly	7.40	7.54
Two Years	Yearly	7.55	7.55
	On Maturity	9.50	7.56
	Monthly	7.15	7.39
Three Years	Quarterly	7.40	7.61
	Six Monthly	7.45	7.59
	Yearly	7.60	7.60
Four Years	On Maturity	10.00	7.62
	Monthly	7.25	7.50
	Quarterly	7.45	7.66
Five Years	Six Monthly	7.50	7.64
	Yearly	7.65	7.65
	On Maturity	10.50	7.67
Six Years	Monthly	7.35	7.60
	Quarterly	7.50	7.71
	Six Monthly	7.55	7.69
Seven Years	Yearly	7.70	7.70
	On Maturity	11.00	7.70

<b>3. MPDC (Munafa Plus Deposit Certificates) including insurance scheme for individuals investors under Series 'C' issued from 01-09-2005 to 31-01-2006.</b>			
One Year & above Rs.100(M)	Monthly	6.40	6.59
	Quarterly	6.45	6.61
	Six Monthly	6.60	6.71
	On Maturity	6.75	6.75
One Year	Monthly	6.25	6.43
	Quarterly	6.30	6.45
	Six Monthly	6.45	6.55
	On Maturity	6.60	6.60
Two Years	Monthly	6.55	6.75
	Quarterly	6.60	6.77
	Six Monthly	6.65	6.76
	Yearly	6.80	6.80
Three Years	On Maturity	7.00	6.77
	Monthly	6.95	7.18
	Quarterly	7.00	7.19
	Six Monthly	7.15	7.28
Four Years	Yearly	7.30	7.30
	On Maturity	8.75	8.08
	Monthly	7.00	7.23
	Quarterly	7.05	7.24
Five Years	Six Monthly	7.20	7.33
	Yearly	7.35	7.35
	On Maturity	9.25	8.19
	Monthly	7.15	7.39
Six Years	Quarterly	7.20	7.40
	Six Monthly	7.35	7.49
	Yearly	7.50	7.50
	On Maturity	9.75	8.27
Seven Years	Monthly	7.20	7.44
	Quarterly	7.25	7.45
	Six Monthly	7.40	7.54
	Yearly	7.55	7.55
Eight Years	On Maturity	10.00	8.15
	Monthly	7.25	7.50
	Quarterly	7.30	7.50
	Six Monthly	7.45	7.59
Nine Years	Yearly	7.60	7.60
	On Maturity	10.25	8.03
	Monthly	7.30	7.55
	Quarterly	7.35	7.56
Ten Years	Six Monthly	7.50	7.64
	Yearly	7.65	7.65
	On Maturity	10.50	7.92
	Monthly	7.35	7.60
Ten Years	Quarterly	7.40	7.61
	Six Monthly	7.55	7.69
	Yearly	7.70	7.70
	On Maturity	10.75	7.81
Ten Years	Monthly	7.40	7.66
	Quarterly	7.45	7.66
	Six Monthly	7.60	7.74
	Yearly	7.75	7.75
Ten Years	On Maturity	11.00	7.70

<b>4. MPDC (Munafa Plus Deposit Certificates) including insurance scheme for individuals investors under Series 'D' w.e.f. 01.02.2006 to 14-11-2006.</b>			
3 Months	Quarterly	6.00	6.00
6 Months	Six Monthly	6.50	6.50
One Year	Monthly	6.50	6.70
	Quarterly	6.80	6.98
Two Years	Six Monthly	7.20	7.33
	On Maturity	8.00	8.00
	Monthly	6.80	7.02
	Quarterly	7.10	7.29
	Six Monthly	7.50	7.64
Three Years	Yearly	7.90	7.90
	On Maturity	8.50	8.17
	Monthly	7.00	7.23
	Quarterly	7.30	7.50
	Six Monthly	7.60	7.74
Four Years	Yearly	8.00	8.00
	On Maturity	10.00	9.14
	Monthly	7.20	7.44
	Quarterly	7.50	7.71
	Six Monthly	7.80	7.95
Five Years	Yearly	8.20	8.20
	On Maturity	10.50	9.16
	Monthly	7.40	7.66
	Quarterly	7.70	7.93
	Six Monthly	8.00	8.16
Six Years	Yearly	8.40	8.40
	On Maturity	11.00	9.16
	Monthly	7.60	7.87
	Quarterly	7.90	8.14
	Six Monthly	8.20	8.37
Seven Years	Yearly	8.60	8.60
	On Maturity	11.25	8.98
	Monthly	7.80	8.08
	Quarterly	8.10	8.35
	Six Monthly	8.40	8.58
Eight Years	Yearly	8.80	8.80
	On Maturity	11.50	8.80
	Monthly	8.00	8.30
	Quarterly	8.30	8.56
	Six Monthly	8.60	8.78
Nine Years	Yearly	9.00	9.00
	On Maturity	11.75	8.64
	Monthly	8.20	8.52
	Quarterly	8.50	8.77
	Six Monthly	8.80	8.99
Ten Years	Yearly	9.20	9.20
	On Maturity	12.00	8.48
	Monthly	8.40	8.73
	Quarterly	8.70	8.99
	Six Monthly	9.00	9.20
	Yearly	9.50	9.50
	On Maturity	12.50	8.45

<b>5.</b>	<b>PLS - TDR (Term Deposit Receipt)</b>		
	<b>Below Rs.100 Million</b>		
	For 1 month	1.00	1.00
	For 2 months	1.10	1.10
	For 3 months	1.20	1.20
	For 6 months	1.50	1.50
	For 1 year and 1½ years	1.80	1.81
	For 2 years and 2½ years	2.25	2.26
	For 3 years and 3½ years	2.50	2.52
	For 4 years and 4½ years	2.75	2.77
	For 5 years	3.00	3.02
	Over 5 years (Average 8 Years)	4.00	4.04
	<b>Rs.100 Million &amp; Above</b>		
	For 1 Month	1.00	1.00
	For 2 months	1.50	1.50
	For 3 months	2.00	2.00
	For 6 months	2.30	2.30
	For 1 year and 1½ years	2.80	2.82
	For 2 years and 2½ years	3.25	3.28
	For 3 years and 3½ years	3.50	3.53
	For 4 years and 4½ years	3.75	3.79
	For 5 years	4.00	4.04
	Over 5 years (Average 8 Years)	5.00	5.06
	<b>Profit is payable on six monthly basis on TDR exceeding six months or upto June closing &amp; December closing, which ever is earlier.</b>		
<b>6.</b>	<b>PLS - Khas TDR (Khas Term Deposit Receipt)</b>		
	<b>Below Rs.100 Million</b>		
	For 1 year & 1½ years	1.85	1.85
	For 2 years and 2½ years	2.30	2.27
	For 3 years and 3½ years	2.60	2.54
	For 4 years and 4½ years	2.90	2.78
	For 5 years	3.20	3.01
	Over 5 years (Average 8 Years)	4.30	3.76
	<b>Rs.100 Million &amp; above</b>		
	For 1 year & 1½ years	2.85	2.85
	For 2 years and 2½ years	3.30	3.25
	For 3 years and 3½ years	3.60	3.48
	For 4 years and 4½ years	3.90	3.69
	For 5 years	4.20	3.89
	Over 5 years (Average 8 Years)	5.30	4.52
	<b>Profit is only payable on the expiry of Khas TDR. No interim profit is payable.</b>		
<b>7.</b>	<b>PLS – MIS – 3 Years (Monthly Income Scheme for 3 Years)</b>	<b>3.00</b>	<b>3.04</b>
	Profit is payable on monthly basis and on daily product basis, on the 1 <sup>st</sup> working day of the following month.		
<b>8.</b>	<b>PLS – GTD (Golden Term Deposit)</b>	<b>1.20</b>	<b>1.20</b>
	Profit is payable on three monthly basis i.e. on the expiry of GTD.		
<b>9.</b>	<b>PLS – CPDC (Crore Pati Deposit Certificate) for 3 Months</b>	<b>1.00</b>	<b>1.00</b>
	Profit is payable on 3 monthly basis i.e. on the expiry of CPDC. No Auto renewal will be done now.		
<b>10.</b>	<b>PLS Over due TDR, Khas TDR, GIS, MIS-5 years, MIS-3 years, GTD &amp; CPDC</b>	<b>1.00</b>	<b>1.00</b>
	Profit is payable on encashment for completed number of months.		
<b>11.</b>	<b>Withholding Tax and Zakat is to be deducted as per rules prescribed by the Government from time to time.</b>		