

FINANCE DIVISION MISC/FIN/010/2009 July 18, 2009

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 2009 have been approved by the Central Management Committee:

TYPE OF DEPOSITS

1. PLS SAVING ACCOUNT

Annual Rates

	<i>From 1st January to 30th June 2009</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 2009</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 2009</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 2009</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 2009</i>
<i>Royal Profit Return for Financial Institutions, NBFIs and DFIs</i>	5.00%

5. ROYAL PATRIOT

	<i>From 1st January to 30th June 2009</i>		
	<i>Rs. 25,000 – 999,999</i>	<i>Rs. 1,000,000 – 4,999,999</i>	<i>Rs. 5,000,000 & above</i>
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 2009</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 2009</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 2009</i>
Three years term deposits	10.00%
One year term deposits (deposits raised up to March 07, 2009)	13.50%
One year term deposits (deposits raised after March 07, 2009)	10.50%

9. ALFALAH KIFAYAT ACCOUNT

	<i>From 1st January to 30th June 2009</i>
Alfalah Kifayat Account	7.00%

10. ALFALAH EDUCATION (Term Deposit)

	<i>From 1st January to 30th June 2009</i>
Alfalah Education (Term Deposit)	7.00%

You are accordingly advised to arrange payment of profit on PLS Accounts by July 20, 2009 under confirmation to us.



Ghulam Qadir
Deputy General Manager
Finance Division



Zahid Ali H. Jamall
Chief Financial Officer