

## Community Banking

### Saving and Investment Products:

#### NIB Prime Fixed Deposit

LCY 1 Yr Term	Current Rate
Rs. 25,000* – 3,000,000	10.10%
Rs. 3,000,001 +	11.10%

\* Rates will be revised every quarter

\*\*Minimum Deposit amount Rs. 100,000

\*\*\*Term Deposits of Rs. 25,000 – 100,000 can be booked in Lifebanking branches only

#### NIB Savings Plus

LCY 1 Yr Term	Current Rate
Rs. 0 – 2,999,999	5.00%
Rs. 3,000,000 - 9,999,999	7.10%
Rs. 10,000,000 - 24,999,999	8.60%
Rs. 25,000,000 - 49,999,999	9.60%
Rs. 50,000,000 - 99,999,999	9.85%
Rs. 100,000,000 - 249,999,999	10.10%
Rs. 250,000,000 - 499,999,999	10.60%
Rs. 500,000,000 Mn +	11.10%

\* Rates will be revised every quarter

\*\*Profit earned daily and paid on monthly basis.

\*\*\*Annualized Rate of Expected Return

\*\*\*\*Minimum Balance requirement is Rs. 50,000/-

#### NIB Plus Fixed Deposit

Deposit Amount	Rate
Rs. 100,000 – Rs. 5,000,000	11.50%

##### Features:

Minimum amount : Rs. 100,000

Tenor : 12 months\*

\* Profit payment will be made monthly

#### PLS Savings NIB Azadi Account

Deposits	Rates (Per Annum) For Individuals and Corporate
Rs. 0/- to Rs.2,999,999/-	5.00*%
Rs.3,000,000/- and above	Treasury or Business

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**Special Features:**

Profit is earned monthly on minimum balance during the month and paid semi-annually.

\*Annualized Rate of Expected Return

**NIB Khazana**

Deposits	Rates (Per Annum) For Individuals and Corporate
Rs. 0/- to Rs.2,999,999/-	5.00*%
Rs.3,000,000/- and above	Treasury or Business

**Special Features:**

Checking Account with profit earned daily and paid on monthly basis.

Minimum Balance requirement is Rs. 50,000/-

\*Annualized Rate of Expected Return

**NIB Gold Premier Account**

Deposits	Current Rate
Rs. 50,000 – 3,000,000	11.20%

\* Senior Citizens (age 55 years & above or a widow) are eligible to open this savings accounts

\*\*Maximum Deposit amount eligible for profit Rs. 3,000,000

**PLS Notice Deposit**

Deposits	Rates (Per Annum) For Individuals and Corporate
7 Days - 29 Days	5.00*%

**Special Features:**

Minimum Balance requirement is Rs. 50,000/-

Rates for amounts over Rs. 3.0 Million will be quoted by Treasury or Business

**NIB Term Deposit Certificates (Khaas)**

Deposits	Rates (Per Annum) For Individuals and Corporate
3 months	11.00*%
6 months	10.00*%
1 year	7.00*%
2 year	8.00*%
3 year	9.00*%
4 year	9.00*%
5 year	9.00*%

**Special Features:**

Profit is paid monthly

Minimum Balance requirement is Rs. 500,000/-

Rates for 3 Mn. and above will be quoted by Treasury or Business

\*Annualized Rate of Expected Return

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**NIB Amanat Deposit**

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Deposits	Rates (Per Annum) For Individuals and Corporate
PLS Term Deposit (1 Month)	6.00*%
PLS Term Deposit (3 Months)	6.25*%
PLS Term Deposit (6 Months)	6.50*%
PLS Term Deposit (1 Year)	7.25*%

**Special Features:**

Profit is paid at maturity

Minimum Balance requirement is Rs. 100,000/-

**NOTE**

Rates for amounts over Rs. 3.0 Million will be quoted by Treasury or Business.

Incase of premature encashment, profit rate for the period deposit remains with the bank will apply.

\*Annualized Rate of Expected Return

**NIB (Foreign Currency Accounts)**

Deposits	Rates (Per Annum) For Individuals and Corporate		
	USD	EUR	GBP
7-29 Days**	LIBOR	LIBOR	LIBOR
FDR One Month**	LIBOR	LIBOR	LIBOR
03 month LIBOR FDR Three Months**	LIBOR	LIBOR	LIBOR
FDR Six Months**	LIBOR	LIBOR	LIBOR
FDR One Year**	LIBOR	LIBOR	LIBOR

**Special Features:**

\*Profit is earned monthly on minimum balance during the month and paid semi-annually.

\*\*Profit is paid at maturity.

**NOTE**

For relationship balances of Rs. 3,000,000/- and above, rates to be quoted by Treasury or Business.

\*Annualized Rate of Expected Return

**NIB FCY Khazana Deposits**

Amount	NIB Rates
Upto US \$ 250,000 or equivalent FCY	0.25%
> US \$ 250,000 or equivalent FCY	Treasury or Business

**Special Features:**

Checking account with profit calculated on daily basis and paid on monthly basis.

Minimum Balance requirement is amount equivalent to PKR. 50,000/-

**NOTE**

All rates for amounts equal to US \$ 250,000 or above to be quoted by treasury or business.

## Salaam Banking

### **Salaam Bachat Account:**

Rate of return for Salaam Bachat is 5%

### **Salaam Fixed Deposit:**

Deposits	Rate
1 month	10.00%
3 months	10.50%
6 months	10%
1 year+	10%
<b>Foreign Currency</b>	LIBOR – 10bps

#### **Special Features**

- Profit is paid monthly.
- Minimum balance requirement to apply\*

\*Minimum balance of Rs.5000/ to apply

### **Salaam Business Loans:**

Product	Pricing
Salaam Business Loans	26% - 49%

### **Salaam Mortgage:**

Product	Pricing
Salaam Mortgage	31% - 47%

### **Salaam Auto:**

Product	Pricing
Salaam Auto	30% - 40%

## ***Salaam Running Finance:***

Product	Pricing
Salaam Running Finance	8%-10% above 3 months KIBOR (Offer)

## **Life Banking**

### ***Life Profit Account:***

Life Saving Account	
<b>Deposits</b>	<b>Rate (Annual)</b>
Upto Rs 2,999,999	5.00%
Rs. 3,000,000 & above	Treasury

### ***Life PIL:***

LIFE-PIL			
Salaried Segment	Salary Bracket	EST	NTB
A & B	≥12k≤18k	32.0%	35.0%
A & B	>18K	30.0%	34.0%
C	≥12k≤18k	36.0%	39.5%
C	>18k	35.0%	37.5%

### ***Life Corporate Loan:***

LIFE Corporate Loan		
Loan Amount	Tenor	
	1-3 Yrs	4-5 Yrs
30K - 49K	30%	28%
50K - 99K	28%	27%
≥100K	27%	25%

### ***Life Auto Financing:***

Segments	1-3 Yrs	4-7 Yrs
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<b>Fast Track &gt; 12MOB</b>	26%	25%
<b>&lt;12 MOB / Existing Relationship</b>	27%	26%

**Note:** These rates are effective from 1st of July 2009 till 31<sup>st</sup> of Dec 2009.