

**TENTATIVE RATES OF RETURN
ON PLS DEPOSITS/OTHER DEPOSITS FOR THE PERIOD
FROM 01-07-2009 TO 31-12-2009**

1. PLS DEPOSITS:

Title of Accounts	Tentative Rates (01-07-2009 to 31-12-2009)
1. Special Notice Deposit's	
a). 7 to 29 days Notice	5.00% p.a.
b). Over 30 days Notice	5.00% p.a.
2. Saving Account's	
a). Upto Rs.20,000	5.00% p.a.
b). Above Rs.20,000	5.00% p.a.
3. Term Deposit's	
a). Three months	5.30% p.a.
b). Six months	5.60% p.a.
c). One year	5.80% p.a.
d). Two years	6.10% p.a.
e). Three years	6.40% p.a.
f). Four years	6.70% p.a.
g). Five years	7.10% p.a.
h). Above five years	7.80% p.a.

2. NATIONAL INCOME DAILY ACCOUNT (NIDA):

SLAB	Tentative Rates (01-07-2009 to 31-12-2009)
Rs.2 Million & above	5.00% p.a.

3. NBP PREMIUM AAMDANI CERTIFICATE:

Monthly Income Scheme Period	Tentative Rates (01-07-2009 to 31-12-2009)
1 st Year (from 1 to 12 th months)	10.50% p.a.
2 nd Year (from 13 to 24 th months)	10.75% p.a.
3 rd Year (from 25 to 36 th months)	11.00% p.a.
4 th Year (from 37 to 48 th months)	11.25% p.a.
5 th Year (from 49 to 60 th months)	11.50% p.a.

Corporation's, Public / Private Limited Companies not allowed to invest in Premium Aamdani Scheme

Previously corporations and public/ private limited companies were allowed to participate in the scheme. Now the Competent Authorities, has decided that the restriction on target customer to be reinstated.

A. Capping on Maximum amount of investment to be reinstated

Originally in the scheme the maximum amount of investment allowed was Rs.5.00 million which was removed in July 2008. Now the Competent Authorities has decided to reinstate the upper ceiling of maximum amount of Rs. 5.0 million on deposits in the scheme.

All other terms and conditions of the scheme shall continue to be followed and will remain valid.

4. NBP PLUS TERM DEPOSIT CERTIFICATE:

Period	Tentative Rates	Tentative Rates	Tentative Rates	Tentative Rates	Tentative Rates
1 year	10.00	11.00	11.50	12.00	12.50
2 years	10.25	11.50	12.00	12.50	13.00
3 years	10.50	12.00	12.50	13.00	13.50
4 years	10.75	12.50	13.00	13.50	14.00
5 years	11.00	13.00	13.25	13.75	14.50
6 years	11.50	13.50	13.50	14.00	15.00
7 years	12.00	14.00	14.00	14.50	15.25
8 years	12.50	14.25	14.50	15.00	15.50
9 years	13.00	14.50	15.00	15.50	15.75
10 Years	13.50	15.00	15.50	15.75	16.00

Profit Rates will be applicable on new issuance only and will remain the same till the holding period of the certificate. Profit rates, however, would be announced six monthly or as desired by the competent authorities and would be applicable on fresh issuance.

PREMIUM SAVER ACCOUNT:

Sr. #	Current Parameters	Tentative Rates (01-07-2009 to 31-12-2009) Parameters (Effective from 1st January, 2009)
1.	Profit Rate: 8.50% p.a.	Profit Rate: (Tentative) 8.50% p.a.
2.	Minimum Monthly Balance: Rs.20,000/- Maximum Monthly Balance: Balance upto Rs.1.00 (Million) will earn maximum profit of upto 8.50%, balance of Rs.1.001 (Million) and above will earn regular saving rate.	Remain Same / No. Change

All other terms and conditions of the scheme shall continue to be followed and will remain valid for meticulous compliance.