

## Conventional Naya Pakistan Certificate (NPC) Rate Sheet

The below table contains the declared State Bank of Pakistan profit rates (before deduction of tax) with their respective effective dates:

Effective Since:	October' 2020	October' 2020	March' 2021	March' 2021
Tenor of Certificate	USD Denominated Certificate	PKR Denominated Certificate	GBP Denominated Certificate	EUR Denominated Certificate
3 – Month	5.50% p.a.	9.50% p.a.	5.25%	4.75%
6 – Month	6.00% p.a.	10.00% p.a.	5.50%	5.00%
12 – Month	6.50% p.a.	10.50% p.a.	5.75%	5.25%
3 – Year	6.75% p.a.	10.75% p.a.	6.25%	5.50%
5 – Year	7.00% p.a.	11.00% p.a.	6.50%	5.75%

Effective Since:	September' 2022	September' 2022	September' 2022	September' 2022
Tenor of Certificate	USD Denominated Certificate	PKR Denominated Certificate	GBP Denominated Certificate	EUR Denominated Certificate
3 – Month	5.50% p.a.	15.00% p.a.	5.25%	4.75%
6 – Month	6.00% p.a.	15.25% p.a.	5.50%	5.00%
12 – Month	6.50% p.a.	15.50% p.a.	5.75%	5.25%
3 – Year	6.75% p.a.	14.00% p.a.	6.25%	5.50%
5 – Year	7.00% p.a.	13.50% p.a.	6.50%	5.75%
<b>Minimun Investment</b>				
	1,000 with integral multiples of 500	10,000 with integral multiples of 1,000	1,000 with integral multiples of 500	1,000 with integral multiples of 500

The aforesaid revision shall be applicable only on conventional NPCs with effect from 15th Sep-22 as per SBP FD Circular Letter # 06 of 2022.

## Islamic Naya Pakistan Certificate Rate Sheet

### Indicative Rates

The below table contains the indicative State Bank of Pakistan profit rates (before deduction of tax) with their respective effective dates:

Effective Since:	October' 2020	October' 2020	March' 2021	March' 2021
Tenor of Certificate	USD Denominated Certificate	PKR Denominated Certificate	GBP Denominated Certificate	EUR Denominated Certificate
3 – Month	5.50% p.a.	9.50% p.a.	5.25%	4.75%
6 – Month	6.00% p.a.	10.00% p.a.	5.50%	5.00%
12 – Month	6.50% p.a.	10.50% p.a.	5.75%	5.25%
3 – Year	6.75% p.a.	10.75% p.a.	6.25%	5.50%
5 – Year	7.00% p.a.	11.00% p.a.	6.50%	5.75%

The expected profit rates are indicative in nature as the profits will be paid based on the performance of the USD and PKR pools.

Effective Since:	October' 2022	October' 2022	March' 2021	March' 2021
Tenor of Certificate	USD Denominated Certificate	PKR Denominated Certificate	GBP Denominated Certificate	EUR Denominated Certificate
3 – Month	5.50% p.a.	15.00% p.a.	5.25%	4.75%
6 – Month	6.00% p.a.	15.25% p.a.	5.50%	5.00%
12 – Month	6.50% p.a.	15.50% p.a.	5.75%	5.25%
3 – Year	6.75% p.a.	14.00% p.a.	6.25%	5.50%
5 – Year	7.00% p.a.	13.50% p.a.	6.50%	5.75%
<b>Minimum Investment</b>				
	1,000 with integral multiples of 500	10,000 with integral multiples of 1,000	1,000 with integral multiples of 500	1,000 with integral multiples of 500

- (i) The PKR INPCs-1 issued from 15th to 30th September, 2022 shall be remunerated for the 16 days of September 2022 based on the weightages and PSR announced for the month of September vide SBP letter no. SFAD/ 926 / INPC-2022 on 30th August, 2022;
- (ii) From 1st October 2022, all PKR INPCs-I shall be remunerated based on the PSR and Weightages announced for the month of October vide SBP SFAD/ 927 / INPC-2022 dated 05 October, 2022; reproduced below for ease of reference

### Declared Rates

The below table contains the declared State Bank of Pakistan profit rates (before deduction of tax).

#### For PKR denominated Certificates:

Tenor of Certificate	3 Month	6 Month	12 Month	3 Year	5 Year
Oct'2020	9.51%	10.01%	10.49%	10.77%	11.01%
Nov'2020	9.51%	9.99%	10.48%	10.75%	11.02%
Dec'2020	9.51%	9.99%	10.49%	10.76%	10.99%
Jan'2021	9.49%	10.01%	10.51%	10.75%	11.01%
Feb'2021	9.51%	9.99%	10.51%	10.75%	10.99%
Mar'2021	9.51%	10.01%	10.50%	10.76%	11.00%
Apr'2021	9.49%	10.00%	10.51%	10.75%	10.99%
May'2021	9.50%	9.99%	10.49%	10.75%	11.01%
June'2021	9.51%	9.99%	10.49%	10.76%	11.01%
July'2021	9.49%	10.00%	10.51%	10.74%	10.99%
Aug'2021	9.49%	10.01%	10.48%	10.74%	11.01%
Sep'2021	9.51%	9.99%	10.50%	10.76%	10.99%
Oct'2021	9.49%	10.00%	10.51%	10.74%	11.01%
Nov'2021	9.51%	10.01%	10.49%	10.76%	11.00%
Dec'2021	9.49%	9.99%	10.51%	10.74%	11.01%
Jan'2022	9.51%	10.01%	10.50%	10.75%	11.00%
Feb'2022	9.50%	9.99%	10.49%	10.76%	11.01%
Jun'2022	9.51%	9.99%	10.50%	10.76%	11.01%
July'2022	9.49%	10.01%	10.49%	10.75%	10.99%
Aug'2022	9.51%	9.99%	10.50%	10.74%	11.01%
Sep'2022	9.50%	10.00%	10.50%	10.75%	11.00%
Oct'2022	9.51%	10.02%	10.50%	10.74%	10.98%
Oct'2022 (PKR-1)	14.98%	15.26%	15.49%	14.02%	13.51%
Nov'2022	9.49%	10.01%	10.49%	10.76%	10.99%
Nov'2022 (PKR-1)	14.99%	15.24%	15.51%	14.01%	13.49%
Dec'2022	9.50%	10.00%	10.50%	10.75%	11.00%
Dec'2022 (PKR-1)	15.00%	15.25%	15.50%	14.00%	13.50%

**For USD denominated Certificates:**

Tenor of Certificate	3 Month	6 Month	12 Month	3 Year	5 Year
Oct'2020	5.49%	5.99%	6.51%	6.74%	7.01%
Nov'2020	5.50%	6.02%	6.51%	6.76%	6.99%
Dec'2020	5.51%	6.01%	6.49%	6.76%	6.99%
Jan'2021	5.49%	6.01%	6.51%	6.76%	7.01%
Feb'2021	5.49%	5.99%	6.49%	6.75%	6.99%
Mar'2021	5.50%	6.01%	6.50%	6.74%	6.99%
Apr'2021	5.51%	6.00%	6.49%	6.74%	6.99%
May'2021	5.50%	6.01%	6.51%	6.75%	7.00%
June'2021	5.51%	6.00%	6.49%	6.76%	6.99%
July'2021	5.49%	6.01%	6.51%	6.76%	7.00%
Aug'2021	5.51%	5.99%	6.49%	6.75%	6.99%
Sep'2021	5.49%	6.01%	6.51%	6.74%	7.00%
Oct'2021	5.50%	5.99%	6.49%	6.75%	7.02%
Nov'2021	5.49%	6.01%	6.51%	6.74%	6.99%
Dec'2021	5.51%	5.99%	6.49%	6.75%	7.01%
Jan'2022	5.49%	6.00%	6.51%	6.74%	6.99%
Feb'2022	5.50%	6.01%	6.49%	6.76%	7.01%
Jun'2022	5.51%	6.01%	6.49%	6.76%	7.01%
July'2022	5.50%	5.99%	6.51%	6.74%	6.99%
Aug'2022	5.49%	6.00%	6.49%	6.76%	7.01%
Sep'2022	5.50%	6.00%	6.50%	6.75%	7.00%
Oct'2022	5.52%	6.01%	6.49%	6.74%	7.00%
Nov'2022	5.51%	5.99%	6.50%	6.76%	7.01%
Dec'2022	5.50%	5.99%	6.50%	6.76%	7.01%

**For GBP denominated Certificates:**

Tenor of Certificate	3 Month	6 Month	12 Month	3 Year	5 Year
Mar'2021	5.26%	5.50%	5.76%	6.43%	6.49%
Apr'2021	5.24%	5.51%	5.76%	6.25%	6.51%
May'2021	5.25%	5.51%	5.76%	6.25%	6.51%
June'2021	5.26%	5.50%	5.74%	6.26%	6.51%
July'2021	5.24%	5.51%	5.76%	6.26%	6.50%
Aug'2021	5.25%	5.49%	5.74%	6.25%	6.51%
Sep'2021	5.26%	5.51%	5.75%	6.26%	6.49%
Oct'2021	5.24%	5.50%	5.76%	6.24%	6.51%
Nov'2021	5.26%	5.49%	5.74%	6.26%	6.49%
Dec'2021	5.24%	5.51%	5.76%	6.25%	6.51%
Jan'2022	5.25%	5.49%	5.74%	6.26%	6.49%
Feb'2022	5.26%	5.51%	5.75%	6.24%	6.50%
Jun'2022	5.25%	5.51%	5.74%	6.26%	6.49%
July'2022	5.26%	5.49%	5.74%	6.24%	6.51%
Aug'2022	5.24%	5.51%	5.75%	6.26%	6.52%
Sep'2022	5.25%	5.50%	5.75%	6.25%	6.50%
Oct'2022	5.25%	5.52%	5.76%	6.26%	6.49%
Nov'2022	5.26%	5.51%	5.74%	6.25%	6.51%
Dec'2022	5.25%	5.50%	5.75%	6.25%	6.50%

**For EUR denominated Certificates:**

Tenor of Certificate	3 Month	6 Month	12 Month	3 Year	5 Year
Mar'2021	4.74%	5.00%	5.24%	5.49%	5.75%
Apr'2021	4.74%	5.01%	5.25%	5.49%	5.76%
May'2021	4.75%	5.00%	5.24%	5.51%	5.75%
June'2021	4.76%	5.00%	5.26%	5.51%	5.76%
July'2021	4.74%	5.01%	5.25%	5.49%	5.75%
Aug'2021	4.76%	5.00%	5.24%	5.50%	5.76%
Sep'2021	4.74%	5.01%	5.26%	5.51%	5.74%
Oct'2021	4.76%	5.00%	5.25%	5.51%	5.75%
Nov'2021	4.74%	5.01%	5.26%	5.49%	5.76%
Dec'2021	4.76%	4.99%	5.25%	5.51%	5.74%
Jan'2022	4.74%	5.01%	5.26%	5.49%	5.75%
Feb'2022	4.75%	4.99%	5.25%	5.51%	5.76%
Jun'2022	4.76%	5.00%	5.26%	5.49%	5.76%
July'2022	4.74%	5.01%	5.24%	5.50%	5.74%
Aug'2022	4.76%	4.99%	5.26%	5.51%	5.76%
Sep'2022	4.75%	5.00%	5.25%	5.50%	5.75%
Oct'2022	4.76%	5.01%	5.25%	5.51%	5.76%
Nov'2022	4.74%	5.00%	5.26%	5.49%	5.75%
Dec'2022	4.75%	5.00%	5.25%	5.52%	5.75%