

## 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.

- The aforesaid revision shall be applicable on PKR & FCY conventional NPCs with effect from 01<sup>st</sup> Sep-23 as per SBP FD Circular Letter # 05 of 2023.

Tenor of Certificate	USD Denominated Certificate	PKR Denominated Certificate	GBP Denominated Certificate	EUR Denominated Certificate
3 – Month	8.25% p.a.	21.00% p.a.	7.25%	6.25%
6 – Month	8.50% p.a.	21.25% p.a.	7.50%	6.50%
12 – Month	9.00% p.a.	21.50% p.a.	8.00%	7.00%
3 – Year	8.00% p.a.	17.50% p.a.	7.50%	6.50%
5 – Year	8.00% p.a.	15.00% p.a.	7.50%	6.50%
<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

## Islamic Naya Pakistan Certificate Rate Sheet

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

- The aforesaid revision shall be applicable on PKR & FCY Islamic NPCs with effect from 10th Oct -23 as per SBP FD Circular Letter #SFAD/ 945 / INPC-2023.

Tenor of Certificate	USD Denominated Certificate	PKR Denominated Certificate	GBP Denominated Certificate	EUR Denominated Certificate
3 – Month	8.25% p.a.	21.00% p.a.	7.25%	6.25%
6 – Month	8.50% p.a.	21.25% p.a.	7.50%	6.50%
12 – Month	9.00% p.a.	21.50% p.a.	8.00%	7.00%
3 – Year	8.00% p.a.	17.50% p.a.	7.50%	6.50%
5 – Year	8.00% p.a.	15.00% p.a.	7.50%	6.50%
<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

## 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-I)	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-I)	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-I)	15.00%	15.25%	15.50%	14.00%	13.50%
Jan'2023	9.50%	10.00%	10.50%	10.75%	11.00%
Jan'2023 (PKR-I)	15.00%	15.25%	15.50%	14.00%	13.50%
Sep'2023	0.00%	0.00%	10.50%	10.75%	11.00%
Sep'2023 (PKR-I)	15.00%	15.25%	15.50%	14.00%	13.50%
Oct'2023	0.00%	0.00%	0.00%	10.75%	11.00%
Oct'2023 (PKR-I)	15.00%	15.25%	15.50%	14.00%	13.50%
Oct'2023 (PKR-II)	21.00%	21.25%	21.50%	17.50%	15.00%
Nov'2023	0.00%	0.00%	0.00%	10.75%	11.00%
Nov'2023 (PKR-I)	15.00%	15.25%	15.50%	14.00%	13.50%
Nov'2023 (PKR-II)	21.00%	21.25%	21.50%	17.50%	15.00%
Jan'2024	0.00%	0.00%	0.00%	10.75%	11.00%
Jan'2024 (PKR-I)	15.00%	15.25%	15.50%	14.00%	13.50%
Jan'2024 (PKR-II)	21.00%	21.25%	21.50%	17.50%	15.00%
Feb'2024	0.00%	0.00%	0.00%	10.75%	11.00%
Feb'2024 (PKR-I)	0.00%	15.25%	15.50%	14.00%	13.50%
Feb'2024 (PKR-II)	21.00%	21.25%	21.50%	17.50%	15.00%
Mar'2024	0.00%	0.00%	0.00%	10.75%	11.00%
Mar'2024 (PKR-I)	0.00%	15.25%	15.50%	14.00%	13.50%
Mar'2024 (PKR-II)	21.00%	21.25%	21.50%	17.50%	15.00%

**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%
Jan'2023	5.50%	6.00%	6.50%	6.75%	7.00%
Jan'2023 (USD-I)	7.00%	7.20%	7.50%	8.00%	8.00%
Sep'2023	0.00%	0.00%	6.50%	6.75%	7.00%
Sep'2023 (USD-I)	7.00%	7.20%	7.50%	8.00%	8.00%
Oct'2023	0.00%	0.00%	6.50%	6.75%	7.00%
Oct'2023 (USD-I)	7.00%	7.00%	7.00%	7.00%	7.00%
Oct'2023 (USD-II)	8.25%	8.50%	9.00%	8.00%	8.00%
Nov'2023	0.00%	0.00%	6.50%	6.75%	7.00%
Nov'2023 (USD-I)	7.00%	7.20%	7.50%	8.00%	8.00%
Nov'2023 (USD-II)	8.25%	8.50%	9.00%	8.00%	8.00%
Jan'2024	0.00%	0.00%	6.50%	6.75%	7.00%
Jan'2024 (USD-I)	7.00%	7.20%	7.50%	8.00%	8.00%
Jan'2024 (USD-II)	8.25%	8.50%	9.00%	8.00%	8.00%
Feb'2024	0.00%	0.00%	6.50%	6.75%	7.00%
Feb'2024 (USD-I)	0.00%	7.20%	7.50%	8.00%	8.00%
Feb'2024 (USD-II)	8.25%	8.50%	9.00%	8.00%	8.00%
Mar'2024	0.00%	0.00%	0.00%	6.75%	7.00%
Mar'2024 (USD-I)	0.00%	7.20%	7.50%	8.00%	8.00%
Mar'2024 (USD-II)	8.25%	8.50%	9.00%	8.00%	8.00%

**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%
Jan'2023	4.75%	5.00%	5.25%	5.50%	5.75%
Jan'2023 (EUR-I)	4.00%	4.50%	5.00%	6.50%	6.50%
Sep'2023	0.00%	0.00%	5.25%	5.50%	5.75%
Sep'2023 (EUR-I)	4.00%	4.50%	5.00%	6.50%	6.50%
Oct'2023	0.00%	0.00%	5.25%	5.50%	5.75%
Oct'2023 (EUR-I)	4.00%	4.50%	5.00%	6.50%	6.50%
Oct'2023 (EUR-II)	6.25%	6.50%	7.00%	6.50%	6.50%
Nov'2023	0.00%	0.00%	5.25%	5.50%	5.75%
Nov'2023 (EUR-I)	4.00%	4.50%	5.00%	6.50%	6.50%
Nov'2023 (EUR-II)	6.25%	6.50%	7.00%	6.50%	6.50%
Jan'2024	0.00%	0.00%	5.25%	5.50%	5.75%
Jan'2024 (EUR-I)	4.00%	4.50%	5.00%	6.50%	6.50%
Jan'2024 (EUR-II)	6.25%	6.50%	7.00%	6.50%	6.50%
Feb'2024	0.00%	0.00%	5.25%	5.50%	5.75%
Feb'2024 (EUR-I)	0.00%	4.50%	5.00%	6.50%	6.50%
Feb'2024 (EUR-II)	6.25%	6.50%	7.00%	6.50%	6.50%
Mar'2024	0.00%	0.00%	0.00%	5.50%	5.75%
Mar'2024 (EUR-I)	0.00%	4.50%	5.00%	6.50%	6.50%
Mar'2024 (EUR-II)	6.25%	6.50%	7.00%	6.50%	6.50%

**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%
Jan'2023	5.25%	5.50%	5.75%	6.25%	6.50%
Jan'2023 (GBP-I)	5.50%	6.00%	7.00%	7.50%	7.50%
Sep'2023	0.00%	0.00%	5.75%	6.25%	6.50%
Sep'2023 (GBP-I)	5.50%	6.00%	7.00%	7.50%	7.50%
Oct'2023	0.00%	0.00%	5.75%	6.25%	6.50%
Oct'2023 (GBP-I)	5.50%	6.00%	7.00%	7.50%	7.50%
Oct'2023 (GBP-II)	7.25%	7.50%	8.00%	7.50%	7.50%
Nov'2023	0.00%	0.00%	5.75%	6.25%	6.50%
Nov'2023 (GBP-I)	5.50%	6.00%	7.00%	7.50%	7.50%
Nov'2023 (GBP-II)	7.25%	7.50%	8.00%	7.50%	7.50%
Jan'2024	0.00%	0.00%	5.75%	6.25%	6.50%
Jan'2024 (GBP-I)	5.50%	6.00%	7.00%	7.50%	7.50%
Jan'2024 (GBP-II)	7.25%	7.50%	8.00%	7.50%	7.50%
Feb'2024	0.00%	0.00%	5.75%	6.25%	6.50%
Feb'2024 (GBP-I)	0.00%	6.00%	7.00%	7.50%	7.50%
Feb'2024 (GBP-II)	7.25%	7.50%	8.00%	7.50%	7.50%
Mar'2024	0.00%	0.00%	0.00%	6.25%	6.50%
Mar'2024 (GBP-I)	0.00%	6.00%	7.00%	7.50%	7.50%
Mar'2024 (GBP-II)	7.25%	7.50%	8.00%	7.50%	7.50%