

INDICATIVE PROFIT RATES FOR LCY DEPOSIT PRODUCTS

PLS Savings Account	10.50%		
Special Notice Deposit (7-29 Days)	10.00%		
Munafa Rozana Account	Rate		
All Tiers	10.50%		
Super Saver Account	Rate		
Upto Rs.100,000,000	10.50%		
Rs. 100,000,001 and above	10.50%		
SBL Investment Account * (For Financial Institutions / Public Sector Enterprise / Public Limited Companies)	Rate		
Upto Rs.100,000,000	9.50%		
Rs. 100,000,001 and above	9.50%		
Term Deposit	1 Month	3 Months	6 Months
Tier	Rate	Rate	Rate
Rs.100,000 - 50,000,000	10.50%	10.80%	10.10%
50,000,001 and above	To be obtained from Business Segments		
Flexi Munafa (One Year Product)	Flexi Advance	Flexi Mahana	Flexi Salana
Tier	Rate	Rate	Rate
Rs.100,000 and above	5.00%	9.75%	10.50%
Silkbank Mahana Munafa (One Year Product - Monthly Payout)	Rate		
Rs.100,000 - 50,000,000	9.75%		
Rs. 50,000,001 and above	To be obtained from Business Segments		
Salana Munafa (One Year Product - Profit on Maturity)	Rate		
Rs.100,000 - Rs. 50,000,000	10.50%		
Rs. 50,000,001 and above	To be obtained from Business Segments		

INDICATIVE PROFIT RATES FOR FCY DEPOSIT PRODUCTS

Currency	US \$	GBP	EUR
	Rate	Rate	Rate
Savings Account	0.05%	0.05%	0.001%
Fixed Term Deposits			
1 Month	0.50%	0.05%	0.001%
3 Months	0.50%	0.05%	0.001%
6 Months	0.50%	0.15%	0.001%

* Minimum bookable amount in all Fixed Term Deposits is Rs.100,000/-. On deposits booked previously below Rs.100,000/-, a flat rate of 10.50% will apply on rollovers. New deposits will not be booked below Rs.100,000/-

For Term Deposits over Rs. 50 million, rates may be obtained from Business Heads (Except Flexi Munafa as no special rates are provided.)
For Super Saver Account over Rs.100 million, rates may be obtained from Business Heads.

* The SBL Investment Account Holder Rates will apply to savings accounts held by Financial Institution (FIs), Public Sector Enterprises (PSEs), and Public Limited Companies (PLCs). Special rates are also available for this product.

Effective Date:

Change in the Minimum Profit Rate will be applicable with effect from February 01, 2025

Saving & Super Saver Products rates are effective February 01, 2025.

Munafa Rozana Product rates are effective February 01, 2025.

Term Deposits & Flexi Munafa rates are effective February 01, 2025.

