



### PGL's Certificates of Investment (COI)

#### Sound Investment, Better Returns!

PGL's, SECP-approved, COIs serve as one of the safest and most remunerative avenues for investment of savings and surplus funds, held by individuals and association of persons, including corporate entities, both in the Public and the Private sectors.

Our preferred minimum investment limit is Rupees 25,000.

PGL-COIs, are subject to the rules governing their issuance and are available in maturities of 12 months (1 year), 24 months (2 years) and 36 months (3 years) periods, and carry competitive rates of profit.

Profit rates on PGL-COIs are altered, from time to time, in accordance with the prevailing market conditions. PGL issues appropriate announcements, in this regard, for the convenience of new investors and for those desiring a roll-over, upon maturity, of their existing investment.

You are invited to invest in PGL-COIs, which provide a steady stream of income.

For inquiries, including Registration Form, Investment Instructions, and Rules Governing Issue of PGL-COIs, please contact:

**Lt. Col. Saleem Ahmed Zafar (Retd)** *(Chief Operating Officer)*  
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Disclaimer: *"The Certificate of Deposits of Non-Banking Finance Companies are subject to various risks including credit risk and liquidity risk. The prospective customers are advised to conduct their own due diligence prior to investing in Certificate of Deposits of a Non-Banking Finance Company."*

Currently applicable profit rates on PGL-COIs are as per our latest announcement on this Website.

**COI Rates** w.e.f. July 01, 2025  
12 months (1 year) - 10.70% per annum  
24 months (2 years)- 10.85% per annum  
36 months (3 years)- 10.95% per annum

The certificates are encashable after 45 days as per SECP regulation. In case of premature encashment following condition shall apply:

| Premature Encashment Period after issuance            | Profit rate on premature encashment rate per annum w.e.f. 01 July 2025 |
|---|--|
| From 46th day and upto less than 3 months             | 10.25%   |
| From 3 completed months and upto less than 6 months   | 10.40%   |
| From 6 completed months and upto less than 12 months  | 10.55%   |
| From 12 completed months and upto less than 24 months | 10.70%   |
| From 24 completed months and upto less than 36 months | 10.85%   |

Income Tax and Zakat will be withheld as per applicable laws, and profit will be paid at six-monthly intervals as per current regulations.

\* These rates apply to COI's issued on or after 01, July 2025.

Credit Rating

**Download Option:**

- Investors' Registration Form
- COI Request Form
- Specimen Signature Card
- Rules
- CRS (Individual)
- CRS (Entity)

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