

DEPOSIT RATES		
Effective August 01, 2018		
Slabs	Profit Rate	
Saving Account		
On Minimum Monthly Balance	6.00%	
Rozana Munafa Account		
PKR 0 - 25,000	0.00%	
PKR 25,001 - 100,000	6.00%	
PKR 100,001 - 500,000	6.25%	
PKR 500,001 - 1,000,000	7.00%	
PKR 1,000,001 - 10,000,000	7.25%	
Above PKR 10,000,000	According to Note # 2 & 3	
Tahuffuz Term Deposit		
Up to PKR 10,000,000/-	Monthly	At Maturity
1 Month		7.25%
3 Months	7.30%	7.50%
6 Months	7.35%	7.50%
1 Year	7.50%	7.75%
15 Months	8.00%	8.30%
18 Months	8.20%	8.50%
2 Years	8.40%	8.75%
3 Years	9.00%	9.50%
5 Years	9.00%	9.50%
Muhafiz Term Deposit (For Senior Citizens)		
Up to PKR 5,000,000/- only	Monthly	At Maturity
2 Years	10.25%	10.75%
3 Years	11.25%	12.00%
5 Years	11.25%	12.00%

Notes

1. Micro saving deposits are encouraged and branches are requested to open as many accounts as possible in their respective areas and communities.
2. Any aggregate (corporate or individual) relationship for PKR 10 million or more is NOT covered in the above deposit rates schedule.
3. All concerns are instructed to obtain prior approval from the treasury through liability before quoting rates to the (existing, rollover or new to the bank) clients for single or aggregate relationship of PKR 10 million or more.
4. To encourage longer tenors, any TDR, initially booked for more than one year, at the time of pre-maturity, will attract last completed term rack rate instead of previously applicable standard rate of regular saving rate. For example TDR booked for 2 years may be pre-matured after 16th Months with applicable prevailing premature rate of 15th Months period based on profit payment frequency.
5. For less than one year prematurity of TDR, the normal saving rate of 6% will be applicable.

Note: These term deposit rates are applicable for upto *PKR 10 million*. For any amount above *PKR 10 million*, branches are instructed to obtain prior approval from treasury through liability head before quoting rates to clients.