

DEPOSIT RATES

Effective January 01, 2019

Slabs	Profit Rate
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Aitmaad Bachat Account

On Minimum Monthly Balance	8.25%
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Rozana Munafa Account

PKR 0 - 25,000	0.00%
PKR 25,001 - 100,000	7.00%
PKR 100,001 - 500,000	7.25%
PKR 500,001 - 1,000,000	7.75%
PKR 1,000,001 - 10,000,000	8.25%
PKR 10,000,001 - 50,000,000	8.50%
PKR 50,000,001 - 75,000,000	9.00%
Above PKR 75,000,000	Treasury Decision / 9.00 %

Effective December 13, 2018

Tahuffuz Term Deposit

Up to PKR 10,000,000/-	Monthly	At Maturity
1 Month		8.50%
3 Months	8.50%	8.75%
6 Months	8.80%	9.00%
12 Months	10.50%	11.00%
15 Months	10.70%	11.25%
18 Months	10.90%	11.50%
2 Years	11.15%	11.75%
3 Years	11.55%	12.25%
5 Years	11.55%	12.25%

Muhafiz Term Deposit (For Senior Citizens)

Up to PKR 5,000,000/- only	Monthly	At Maturity
1 Year	10.95%	11.50%
2 Years	11.35%	12.00%
3 Years	12.45%	13.25%
5 Years	12.90%	13.75%

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 tahafuz term deposit rate schedule.
3. All concerns are instructed to obtain prior approval from the treasury through liability department before quoting Tahafuz term deposit 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 and relationship any TDR deposit demands pre-maturity, normal saving rate of 8.25% will be applicable irrespective of tenor.
5. Muhafiz Term Deposit Rates are fixed and having a cap of PKR 5 million per CNIC
6. Minimum Age Limit for Muhafiz Term Deposit 55 years
7. Saving rates (Aitmad Bachat & Rozana Munafa) will be effective from January 01, 2019.