

DEPOSIT RATES	
Effective November 1, 2018	
Slabs	Profit Rate
Aitmaad Bachat Account	
On Minimum Monthly Balance	7.00%
Rozana Munafa Account	
PKR 0 - 25,000	0.00%
PKR 25,001 - 100,000	6.50%
PKR 100,001 - 500,000	6.75%
PKR 500,001 - 1,000,000	7.25%
PKR 1,000,001 - 10,000,000	7.50%
PKR 10,000,001 - 50,000,000	7.75%
PKR 50,000,001 - 75,000,000	8.00%
Above PKR 75,000,000	Treasury Decision / 8.00 %

Effective October 17,2018		
Tahuffuz Term Deposit		
Up to PKR 10,000,000/-	Monthly	At Maturity
1 Month		8.00%
3 Months	8.00%	8.25%
6 Months	8.30%	8.50%
12 Months	9.00%	9.35%
15 Months	9.15%	9.55%
18 Months	9.30%	9.70%
2 Years	9.55%	10.00%
3 Years	10.00%	10.50%
5 Years	10.00%	10.50%

Muhafiz Term Deposit (For Senior Citizens)		
Up to PKR 5,000,000/- only	Monthly	At Maturity
1 Year	10.25%	10.75%
2 Years	10.70%	11.25%
3 Years	11.80%	12.50%
5 Years	11.80%	12.50%

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, 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 i.e. 7%. 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 7.00% will be applicable.
6. Muhafiz Term Deposit Rates are fixed and having a cap of **PKR 5 million** per CNIC
7. Minimum Age Limit for Muhafiz Term Deposit 55 years
8. Saving rates (Aitmad Bachat & Rozana Munafa) are effective from November 01,2018.