

DEPOSIT RATES

Effective January 1st , 2020

Slabs	Profit Rate
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Aitmaad Bachat Account

On Minimum Monthly Balance

PKR 0 – 100,000	9.00%
PKR 100,001 – 250,000	9.50%
PKR 250,001 & Above	10.25%

Rozana Munafa Account

PKR 0 - 500,000	8.50%
PKR 500,001 - 1,000,000	9.00%
PKR 1,000,001 - 10,000,000	9.50%
PKR 10,000,001 - 50,000,000	10.00%
PKR 50,000,001 - 200,000,000	10.50%
PKR 200,000,001 & above	11.50%

Tahuffuz Term Deposit

	Monthly	At Maturity
1 Month		12.00%
3 Months	11.50%	12.00%
6 Months	11.65%	12.00%
12 Months	11.85%	12.50%
15 Months	12.00%	12.40%
18 Months	12.15%	12.35%
2 Years	12.00%	12.25%
3 Years	11.35%	12.00%
5 Years	11.10%	11.75%

Muhafiz Term Deposit (For Senior Citizens)

Up to PKR 5,000,000/- only	Monthly	At Maturity
1 Year	11.95%	12.60%
2 Years	12.10%	12.35%
3 Years	11.45%	12.10%
5 Years	11.20%	11.85%

Notes

1. In case of Pre- Maturity of TDR 9% per Annum profit rate will be applicable. If any TDR (Tahuffuz or Muhafiz deposit) holder demands pre- maturity encashment after completion of minimum one year period, monthly rate of Rate Sheet current at the time of encashment for last completed tenor (in view of nearest benchmark term available in Rate Sheet) will be applicable and for broken period, minimum saving rate of Rate Sheet current at time of encashment will be applicable. In case of pre maturity encashment before completion of one year minimum saving rate of Rate Sheet current at the time of encashment will be applicable for the period for which the amount remained with FMBL.
2. Muhafiz Term Deposit Rates are fixed and having a cap of **PKR 5 million** per CNIC per person.
3. Minimum Age Limit for Muhafiz Term Deposit 55 years.
4. The Bank Reserves the absolute right and discretion to change the rates.
5. Deposit will be accepted at the current prevailing rate.
6. Terms & Conditions apply.