

DEPOSIT RATES

Effective April 20th, 2020

Slabs	Profit Rate
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Aitmaad Bachat Account

On Minimum Monthly Balance

PKR 0 – 100,000	8.00%
PKR 100,001 – 250,000	8.25%
PKR 250,001 & Above	8.50%

Rozana Munafa Account

PKR 0 - 500,000	8.50%
PKR 500,001 - 1,000,000	8.50%
PKR 1,000,001 - 10,000,000	8.75%
PKR 10,000,001 - 50,000,000	9.00%
PKR 50,000,001 - 200,000,000	9.50%
PKR 200,000,001 & above	10.00%

Tahuffuz Term Deposit

Up to PKR 5,000,000/-	Monthly	Quarterly	Half Yearly	At Maturity
1 Month	NA	NA	NA	10.50%
3 Months	10.10%	NA	NA	10.50%
6 Months	10.05%	10.25%	NA	10.50%
12 Months	10.50%	10.57%	10.70%	11.00%
15 Months	10.15%	10.20%	NA	10.65%
18 Months	10.10%	10.15%	10.25%	10.60%
24 Months	10.00%	10.05%	10.10%	10.50%
36 Months	9.10%	9.15%	9.20%	9.50%
60 Months	8.85%	8.90%	8.95%	9.25%

Muhafiz Term Deposit (For Senior Citizens)

Up to PKR 5,000,000/-	Monthly	Quarterly	Half Yearly	At Maturity
1 Year	10.60%	10.67%	10.80%	11.10%
2 Years	10.10%	10.15%	10.20%	10.60%
3 Years	9.20%	9.25%	9.30%	9.60%
5 Years	8.95%	9.00%	9.05%	9.35%

Notes

1. To encourage longer relationship with FINCA Microfinance Bank(FMBL), 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. 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.