

DEPOSIT RATES	
Effective July 6th, 2020	
Slabs	Profit Rate

Aitmaad Bachat Account	
On Minimum Monthly Balance	
On Minimum Monthly Balance	6.75%

Rozana Munafa Account	
PKR 0 - 500,000	6.50%
PKR 500,001 - 1,000,000	6.50%
PKR 1,000,001 - 10,000,000	7.50%
PKR 10,000,001 - 50,000,000	7.50%
PKR 50,000,001 - 200,000,000	7.75%
PKR 200,000,001 & above	8.00%

Tahuffuz Term Deposit				
Up to PKR 5,000,000/-	Monthly	Quarterly	Half Yearly	At Maturity
1 Month	NA	NA	NA	6.90%
3 Months	6.85%	NA	NA	7.00%
6 Months	7.05%	7.10%	NA	7.25%
12 Months	7.70%	7.75%	7.85%	8.00%
15 Months	7.70%	7.75%	NA	8.00%
18 Months	8.15%	8.20%	8.30%	8.50%
24 Months	8.15%	8.20%	8.25%	8.50%
36 Months	9.10%	9.15%	9.20%	9.50%
60 Months	9.50%	9.55%	9.60%	10.00%

Muhafiz Term Deposit (For Senior Citizens)				
Up to PKR 25,000,000/- only	Monthly	Quarterly	Half Yearly	At Maturity
1 Year	7.95%	8.00%	8.10%	8.25%
2 Years	8.40%	8.45%	8.50%	8.75%
3 Years	9.35%	9.40%	9.45%	9.75%
5 Years	9.75%	9.80%	9.85%	10.25%

### 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) exposure for PKR 5 million or more is NOT covered in the above Tahaffuz term deposit rates schedule.
3. All concerned are instructed to obtain prior approval from Liability Department before quoting Tahaffuz term deposit rates to the (existing, rollover or new to the bank) clients for single or aggregate exposure of PKR 5 million or more.
4. To encourage longer relationship with FINCA Microfinance Bank(FMBL), If any TDR (Tahuffuz or Muhafiz deposit) holder demands <b>pre- maturity encashment after completion of minimum one year period</b> , 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 <b>pre maturity encashment before completion of one year</b> minimum saving rate (Ahtamad saving) of Rate Sheet current at the time of encashment will be applicable for the period for which the amount remained with FMBL.
5. Muhafiz Term Deposit Rates are fixed and having an investment cap of PKR 25 million per CNIC.
6. Minimum Age Limit for Muhafiz Term Deposit is 55 years.