

**DEPOSIT & PREMATURITY RATES**

Effective September 1, 2020

<i>Slabs</i>	<i>Profit Rate</i>			
<b>Aitmaad Bachat Account (On Minimum Monthly Balance)</b>				
For Any Minimum Monthly Balance	6.75%			
<b>Rozana Munafa Account</b>				
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%			
<b>Tahuffuz Term Deposit</b>				
<b>Up to PKR 5,000,000/-</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>	<b>At Maturity</b>
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	9.55%	9.60%	9.65%	10.00%
60 Months	9.95%	10.00%	10.05%	10.50%
<b>Muhafiz Term Deposit (For Senior Citizens)</b>				
<b>Up to PKR 25,000,000/- only</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>	<b>At Maturity</b>
1 Year	7.95%	8.00%	8.10%	8.25%
2 Years	8.40%	8.45%	8.50%	8.75%
3 Years	9.80%	9.85%	9.90%	10.25%
5 Years	10.20%	10.25%	10.30%	10.75%

**Notes**

1. Any aggregate (corporate or individual) exposure for PKR 5 million or more are eligible for special rate treatment in Tahaffuz Term Deposit or Rozana Munafa Account.
2. 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 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 (Ahtamad saving) of Rate Sheet current at the time of encashment will be applicable for the period for which the amount remained with FMBL.
3. Muhafiz Term Deposit Rates are fixed and having an investment cap of PKR 25 million per CNIC.
4. Minimum Age Limit for Muhafiz Term Deposit is 55 years.