

## DEPOSIT AND PREMATURETY RATES

Effective January 2, 2021

<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	7.25%			
PKR 10,000,001 - 50,000,000	7.25%			
PKR 50,000,001 - 200,000,000	7.25%			
PKR 200,000,001 & above	7.50%			
<b>Tahuffuz Term Deposit</b>				
Up to PKR 5,000,000/-	Monthly	Quarterly	Half Yearly	At Maturity
1 Month	NA	NA	NA	7.25%
3 Months	7.30%	NA	NA	7.50%
6 Months	7.51%	7.61%	NA	7.75%
12 Months	7.72%	7.77%	7.85%	8.00%
15 Months	7.95%	7.99%	NA	8.25%
18 Months	8.18%	8.21%	8.27%	8.50%
24 Months	8.40%	8.43%	8.48%	8.75%
36 Months	9.54%	9.57%	9.65%	10.00%
60 Months	9.99%	10.01%	10.03%	10.50%
<b>Muhafiz Term Deposit (For Senior Citizens)</b>				
Up to PKR 25,000,000/- only	Monthly	Quarterly	Half Yearly	At Maturity
1 Year	7.92%	7.97%	8.05%	8.20%
2 Years	8.60%	8.63%	8.68%	8.95%
3 Years	9.74%	9.77%	9.85%	10.20%
5 Years	10.19%	10.21%	10.23%	10.70%

### **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. In case of pre-maturity encashment within 12 months from the date of issuance (i.e. before completion of one year period) then, Aitmaad Bachat rack rate, prevailing at the time of TDR encashment, shall be applied and paid for the entire period for which funds remained with FINCA.
3. If any TDR (Tahuffuz or Muhafiz) holder requests for pre- maturity encashment after completion of one year (12 months) period then, the **monthly Tahuffuz/Muhafiz rack rate minus 50 bps**, prevailing at the time of TDR encashment for last completed tenure, shall be applied and paid for the entire period for which the funds remained with FINCA.
4. Muhafiz Term Deposit Rates are fixed and having an investment cap of PKR 25 million per CNIC.
5. Minimum Age Limit for Muhafiz Term Deposit is 55 years.