

DEPOSIT RATES			
Effective January 25, 2022			
Existing		New Approved Rates	
Slabs	Profit Rate	Slabs	Profit Rate
Saving Account (On Minimum Monthly Balance)			
For Any Minimum Monthly Balance	7.75%	For Any Minimum Monthly Balance	8.75%


Rozana Munafa Account			
PKR 0 - 500,000	7.25%	PKR 0 - 500,000	8.65%
PKR 500,001 - 1,000,000	7.25%	PKR 500,001 - 1,000,000	8.65%
PKR 1,000,001 - 10,000,000	8.00%	PKR 1,000,001 - 10,000,000	8.65%
PKR 10,000,001 - 50,000,000	8.00%	PKR 10,000,001 - 50,000,000	8.25%
PKR 50,000,001 - 200,000,000	8.00%	PKR 50,000,001 - 200,000,000	8.25%
PKR 200,000,001 & above	8.25%	PKR 200,000,001 & above	8.25%

Tahaffuz Term Deposit									
Up to PKR 10,000,000/-	Monthly	Quarterly	Half Yearly	At Maturity	Up to PKR 5,000,000/-	Monthly	Quarterly	Half Yearly	At Maturity
1 Month	NA	NA	NA	7.25%	1 Month	NA	NA	NA	7.75%
3 Months	7.30%	NA	NA	7.50%	3 Months	7.77%	NA	NA	8.00%
6 Months	7.51%	7.61%	NA	7.75%	6 Months	7.98%	8.09%	NA	8.25%
1 Year	7.72%	7.77%	7.85%	8.00%	12 Months	9.11%	9.18%	9.28%	9.50%
15 Months	7.95%	7.99%	NA	8.25%	15 Months	9.19%	9.25%	NA	9.60%
18 Months	8.18%	8.21%	8.27%	8.50%	18 Months	9.28%	9.33%	9.40%	9.70%
2 Years	8.40%	8.43%	8.48%	8.75%	24 Months	9.32%	9.36%	9.41%	9.75%
3 Years	9.54%	9.57%	9.68%	10.00%	36 Months	9.77%	9.80%	9.92%	10.25%
5 Years	9.99%	10.01%	10.03%	10.50%	60 Months	9.99%	10.01%	10.03%	10.50%

Muhafiz Term Deposit (For Senior Citizens)									
Up to PKR 25,000,000/- only	Monthly	Quarterly	Half Yearly	At Maturity	Up to PKR 25,000,000/- only	Monthly	Quarterly	Half Yearly	At Maturity
1 Year	7.92%	7.97%	8.05%	8.20%	1 Year	9.36%	9.43%	9.53%	9.75%
2 Years	8.60%	8.63%	8.68%	8.95%	2 Years	9.57%	9.61%	9.66%	10.00%
3 Years	9.74%	9.77%	9.88%	10.20%	3 Years	10.02%	10.05%	10.17%	10.50%
5 Years	10.19%	10.21%	10.23%	10.70%	5 Years	10.24%	10.26%	10.28%	10.75%

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 are eligible for special rate treatment in Tahaffuz Term Deposit or Rozana Munafa Account.
3. All concerned are instructed to obtain prior approval from Liability Head before quoting Tahaffuz term deposit /Rozana Munafa Account rates to the (existing, rollover or new to the bank) clients for single or aggregate exposure of PKR 5 million or more.
4. Term Deposit Encashment Penalty for TDR's with tenors upto 1 year - Aitmaad Bachat rack rate to be applied will be either the rate at the time of booking or the prevailing rate (whichever is lower) for the entire period for which funds remained with FINCA.
5. Term Deposit Encashment Penalty for TDR's with tenors greater than 1 year - monthly Tahaffuz/Muhafiz rack rate minus 50 basis points to be applied will be either the rate at the time of booking or the prevailing rate (whichever is lower) for the last completed tenure for the entire period for which the funds remained with FINCA.
6. Muhafiz Term Deposit Rates are fixed and having an investment cap of PKR 25 million per CNIC.
7. Minimum Age Limit for Muhafiz Term Deposit is 55 years.


Treasury


Unit Head Liability & Priority Banking


Head of Business