

DEPOSIT RATES									
Effective from June 01, 2022									
Existing					New Approved Rates				
Slabs	Profit Rate				Slabs	Profit Rate			
Saving Account (On Minimum Monthly Balance)									
For Any Minimum Monthly Balance					For Any Minimum Monthly Balance				
10.75%					12.75%				
Rozana Munafa Account									
PKR 0 - 500,000					PKR 5,000 - 500,000				
10.50%					12.50%				
PKR 500,001 - 1,000,000					PKR 500,001 - 1,000,000				
10.50%					12.50%				
PKR 1,000,001 - 10,000,000					PKR 1,000,001 - 10,000,000				
10.50%					12.50%				
PKR 10,000,001 - 50,000,000					PKR 10,000,001 - 50,000,000				
10.25%					12.50%				
PKR 50,000,001 - 200,000,000					PKR 50,000,001 - 200,000,000				
10.25%					12.50%				
PKR 200,000,001 & above					PKR 200,000,001 & above				
10.25%					12.50%				
Niswan Rozana Munafa									
PKR 01 - 10,000,000					PKR 01 - 10,000,000				
10.75%					13.00%				
PKR 10,000,001 & above					PKR 10,000,001 & above				
11.00%					12.50%				
Tahaffuz Term Deposit									
Up to PKR 5,000,000/-	Monthly	Quarterly	Half Yearly	At Maturity	Up to PKR	Monthly	Quarterly	Half Yearly	At Maturity
1 Month	NA	NA	NA	9.50%	1 Month	NA	NA	NA	11.00%
3 Months	9.41%	NA	NA	9.75%	3 Months	11.95%	NA	NA	12.50%
6 Months	9.84%	10.00%	NA	10.25%	6 Months	12.12%	12.37%	NA	12.75%
1 Year	10.93%	11.03%	11.19%	11.50%	12 Months	12.28%	12.41%	12.60%	13.00%
15 Months	11.02%	11.10%	NA	11.60%	15 Months	11.91%	12.01%	NA	12.60%
18 Months	11.10%	11.17%	11.27%	11.70%	18 Months	12.00%	12.08%	12.20%	12.70%
2 Years	11.14%	11.19%	11.27%	11.75%	24 Months	12.03%	12.09%	12.18%	12.75%
3 Years	11.13%	11.16%	11.32%	11.75%	36 Months	11.80%	11.84%	12.01%	12.50%
5 Years	10.67%	10.69%	10.72%	11.25%	60 Months	11.34%	11.37%	11.40%	12.00%
Muhafiz Term Deposit (For Senior Citizens)									
Up to PKR 25,000,000/- only	Monthly	Quarterly	Half Yearly	At Maturity	Up to PKR 50,000,000/- only	Monthly	Quarterly	Half Yearly	At Maturity
1 Year	11.61%	11.72%	11.90%	12.25%	1 Year	12.51%	12.64%	12.84%	13.25%
2 Years	11.58%	11.64%	11.72%	12.25%	2 Years	12.70%	12.76%	12.87%	13.50%
3 Years	11.35%	11.39%	11.55%	12.00%	3 Years	12.24%	12.28%	12.47%	13.00%
5 Years	10.90%	10.92%	10.94%	11.50%	5 Years	12.01%	12.04%	12.07%	12.75%

Notes

- Micro saving deposits are encouraged and branches are requested to open as many accounts as possible in their respective areas and communities.
- 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
- 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.
- In case of Premature Encashment, following profit rates will be applicable;
 - The rate of profit payment, calculated as per sub-clause (ii) below, would be further reduced by 200 bps
 - In case of pre-mature encashment, the profit rate will be considered for the nearest completed tenor rate. The said rate will be the lower of the nearest completed tenor rate of TDR at the time of booking or at the time of encashment. Further, if Muhafiz Term Deposit is encashed during first year of its issuance, the completed tenors and rates of Tahaffuz Term Deposit will be applicable.
 - If TDR is encashed within a month of its issuance, no profit will be paid.
- Muhafiz Term Deposit Rates are fixed and having an investment cap of PKR 50 million per CNIC.
- Minimum Age Limit for Muhafiz Term Deposit is 55 years.

Treasury

Unit Head Liability & Priority Banking

Chief Commercial Officer