

DEPOSIT RATES									
Effective from Aug 01, 2022									
Existing					New Approved Rates				
Slabs	Profit Rate				Slabs	Profit Rate			
Saving Account (On Minimum Monthly Balance)									
For Any Minimum Monthly Balance	12.75%				For Any Minimum Monthly Balance	13.75%			
Rozana Munafa Account									
PKR 0 - 500,000	12.50%				PKR 5,000 - 500,000	13.50%			
PKR 500,001 - 1,000,000	12.50%				PKR 500,001 - 1,000,000	13.50%			
PKR 1,000,001 - 10,000,000	12.50%				PKR 1,000,001 - 10,000,000	13.50%			
PKR 10,000,001 - 50,000,000	12.50%				PKR 10,000,001 - 50,000,000	13.50%			
PKR 50,000,001 - 200,000,000	12.50%				PKR 50,000,001 - 200,000,000	13.25%			
PKR 200,000,001 & above	12.50%				PKR 200,000,001 & above	13.25%			
Niswan Rozana Munafa									
PKR 01 - 1,000,000	13.00%				PKR 01 - 1,000,000	16.00%			
PKR 1,000,001 - 10,000,000	13.00%				PKR 1,000,001 - 10,000,000	14.00%			
PKR 10,000,001 & above	12.50%				PKR 10,000,001 & above	14.00%			
Tahuffuz 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	11.00%	1 Month	NA	NA	NA	12.00%
3 Months	11.95%	NA	NA	12.50%	3 Months	12.41%	NA	NA	13.00%
6 Months	12.12%	12.37%	NA	12.75%	6 Months	14.14%	14.48%	NA	15.00%
1 Year	12.28%	12.41%	12.60%	13.00%	12 Months	14.50%	14.67%	14.94%	15.50%
15 Months	11.91%	12.01%	NA	12.60%	15 Months	13.16%	13.28%	NA	14.00%
18 Months	12.00%	12.08%	12.20%	12.70%	18 Months	13.15%	13.25%	13.39%	14.00%
2 Years	12.03%	12.09%	12.18%	12.75%	24 Months	12.92%	12.99%	13.09%	13.75%
3 Years	11.80%	11.84%	12.01%	12.50%	36 Months	12.46%	12.51%	12.70%	13.25%
5 Years	11.34%	11.37%	11.40%	12.00%	60 Months	12.01%	12.04%	12.07%	12.75%
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	12.51%	12.64%	12.84%	13.25%	1 Year	14.93%	15.12%	15.41%	16.00%
2 Years	12.70%	12.76%	12.87%	13.50%	2 Years	13.36%	13.43%	13.55%	14.25%
3 Years	12.24%	12.28%	12.47%	13.00%	3 Years	12.91%	12.95%	13.16%	13.75%
5 Years	12.01%	12.04%	12.07%	12.75%	5 Years	12.46%	12.48%	12.52%	13.25%

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 Tahuffuz Term Deposit or Rozana Munafa
- All concerned are instructed to obtain prior approval from Liability Head before quoting Tahuffuz 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 Tahuffuz 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