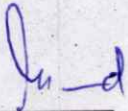
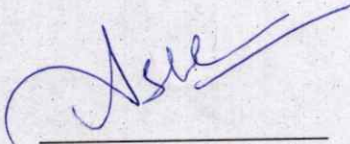


DEPOSIT RATES									
Effective from July 01, 2024									
Existing					New Approved Rates				
Slabs	Profit Rate				Slabs	Profit Rate			
Saving Account (On Minimum Monthly Balance)									
For Any Minimum Monthly Balance	16.00%				For Any Minimum Monthly Balance	16.00%			
Rozana Munafa Account									
PKR 0 - 500,000	15.50%				PKR 0 - 500,000	15.50%			
PKR 500,001 - 1,000,000	15.50%				PKR 500,001 - 1,000,000	15.50%			
PKR 1,000,001 - 10,000,000	15.50%				PKR 1,000,001 - 10,000,000	15.50%			
PKR 10,000,001 - 50,000,000	15.50%				PKR 10,000,001 - 50,000,000	15.50%			
PKR 50,000,001 - 200,000,000	15.25%				PKR 50,000,001 - 200,000,000	15.25%			
PKR 200,000,001 & above	15.25%				PKR 200,000,001 & above	15.25%			
Niswan Rozana Munafa									
PKR 01 - 1,000,000	19.00%				PKR 01 - 1,000,000	19.00%			
PKR 1,000,001 - 10,000,000	18.50%				PKR 1,000,001 - 10,000,000	18.50%			
PKR 10,000,001 & above	18.50%				PKR 10,000,001 & above	18.50%			
Tahuffuz Term Deposit									
Up to PKR 5,000,000/-	Monthly	Quarterly	Half Yearly	At Maturity	Up to PKR 5,000,000/-	Monthly	Quarterly	Half Yearly	At Maturity
1 Month	NA	NA	NA	18.75%	1 Month	NA	NA	NA	18.75%
3 Months	18.22%	NA	NA	19.50%	3 Months	18.22%	NA	NA	19.50%
6 Months	18.51%	19.09%	NA	20.00%	6 Months	18.51%	19.09%	NA	20.00%
1 Year	19.63%	19.96%	20.45%	21.50%	12 Months	18.79%	19.09%	19.54%	20.50%
15 Months	18.34%	18.57%	NA	20.00%	15 Months	17.50%	17.70%	NA	19.00%
18 Months	17.90%	18.08%	18.35%	19.50%	18 Months	17.05%	17.22%	17.46%	18.50%
2 Years	17.88%	18.01%	18.22%	19.50%	24 Months	16.18%	16.29%	16.46%	17.50%
3 Years	17.01%	17.09%	17.46%	18.50%	36 Months	15.73%	15.80%	16.12%	17.00%
5 Years	14.86%	14.90%	14.95%	16.00%	60 Months	14.64%	14.68%	14.73%	15.75%
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	20.05%	20.39%	20.91%	22.00%	1 Year	19.21%	19.52%	20.00%	21.00%
2 Years	18.30%	18.44%	18.65%	20.00%	2 Years	16.61%	16.72%	16.90%	18.00%
3 Years	17.44%	17.52%	17.91%	19.00%	3 Years	16.16%	16.24%	16.57%	17.50%
5 Years	15.29%	15.33%	15.39%	16.50%	5 Years	15.08%	15.11%	15.17%	16.25%

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 Tahaffuz Term Deposit.
- 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.
- Clause No. 2 excludes Rozana Munafa Account Product.


Treasury


Head Liability & PB • Business Development


Chief Commercial Officer