

8 December 2023

INDICATIVE PROFIT RATES FOR LCY DEPOSIT PRODUCTS

PLS Savings Account	20.50%		
Special Notice Deposit (7-29 Days)	20.50%		
Term Deposit	1 Month	3 Months	6 Months
Tier	Rate	Rate	Rate
Rs.100,000 - 50,000,000	20.50%	20.50%	19.00%
50,000,001 and above	To be obtained from Business Segments		
Flexi Munafa (One Year Product)	Flexi Advance	Flexi Mahana	Flexi Salana
Tier	Rate	Rate	Rate
Rs.100,000 and above	19.50%	19.75%	20.00%
Salana Munafa (One Year Product - Profit on Maturity)			
Tier	Rate		
Rs.100,000 - 50,000,000	20.00%		
50,000,001 and above	To be obtained from Business Segments		
Silkbank Mahana Munafa (One Year Product - Monthly Payout)			
Tier	Rate		
Rs.100,000 - 50,000,000	19.75%		
50,000,001 and above	To be obtained from Business Segments		
Munafa Rozana Account			
Tier	Rate		
All Tiers	20.50%		
Super Saver Account			
Tier	Rate		
Upto 100,000,000	20.50%		
100,000,001 and above	To be obtained from Business Segments		

INDICATIVE PROFIT RATES FOR FCY DEPOSIT PRODUCTS

Currency	US \$	GBP	EUR
	Rate	Rate	Rate
Savings Account	0.25%	0.25%	0.25%
Fixed Term Deposits			
1 Month	0.25%	0.25%	0.25%
3 Months	0.50%	0.50%	0.50%
6 Months	0.50%	0.50%	0.50%

* Minimum bookable amount in all Fixed Term Deposits is Rs.100,000/-. On deposits booked previously below Rs.100,000/-, a flat rate of 20.50% will apply on rollovers. New deposits will not be booked below Rs.100,000/-

For Term Deposits over Rs. 50 million, rates may be obtained from Business Heads (Except Flexi Munafa as no special rates are provided.)

For Super Saver Account over Rs. 100 million, rates may be obtained from Business Heads.

Effective Date:

Change in the Minimum Profit Rate will be applicable with effect from July 1, 2023.

Saving & Super Saver Products rates are effective July 1, 2023.

Munafa Rozana Product rates are effective July 1, 2023.

Term Deposits & Flexi Munafa rates are effective December 08, 2023.