

1st February 2020

**INDICATIVE PROFIT RATES FOR LCY DEPOSIT PRODUCTS**

<b>PLS Savings Account</b>	11.25%
<b>Special Notice Deposit (7-29 Days)</b>	11.25%

<b>Term Deposit</b>	<b>1 - 3 Months</b>	<b>4 - 6 Months</b>	<b>7 - 11 Months</b>
<b>Tier</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
Below Rs.100,000*	11.25%	11.25%	11.25%
100,000 - 5,000,000	11.75%	12.00%	11.35%
5,000,001 - 10,000,000	11.75%	12.00%	11.40%
10,000,001 - 30,000,000	12.00%	12.50%	11.45%
30,000,001 - 50,000,000	12.00%	12.50%	11.50%
50,000,001 and above	To be obtained from Business Segments		

<b>Flexi Munafa (One Year Product)</b>	<b>Flexi Advance</b>	<b>Flexi Mahana</b>	<b>Flexi Salana</b>
<b>Tier</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
50,000 - 30,000,000	12.00%	12.25%	13.00%
30,000,001 - 50,000,000	12.50%	12.75%	13.50%

<b>Salana Munafa (One Year Product - Profit on Maturity)</b>	
<b>Tier</b>	<b>Rate</b>
Below Rs.100,000*	11.25%
100,000 - 5,000,000	11.35%
5,000,001 - 10,000,000	11.50%
10,000,001 - 30,000,000	11.70%
30,000,001 - 50,000,000	12.20%
50,000,001 and above	To be obtained from Business Segments

<b>Silkbank Mahana Munafa (One Year Product - Monthly Payout)</b>	
<b>Tier</b>	<b>Rate</b>
Below Rs.100,000*	11.25%
100,000 - 5,000,000	11.25%
5,000,001 - 10,000,000	11.30%
10,000,001 - 30,000,000	11.50%
30,000,001 - 50,000,000	12.00%
50,000,001 and above	To be obtained from Business Segments

<b>Munafa Rozana Account</b>	
<b>Tier</b>	<b>Rate</b>
0 - 10,000,000	11.25%
10,000,001 - 30,000,000	11.30%
30,000,001 - 50,000,000	11.35%
50,000,001 and above	11.40%

<b>Super Saver Account</b>	
<b>Tier</b>	<b>Rate</b>
0 - 10,000,000	11.25%
10,000,001 - 30,000,000	11.30%
30,000,001 - 50,000,000	11.35%
50,000,001 - 100,000,000	11.40%
100,000,001 and above	To be obtained from Business Segments

**INDICATIVE PROFIT RATES FOR FCY DEPOSIT PRODUCTS**

<b>Currency</b>	<b>US \$</b>	<b>GBP</b>	<b>EUR</b>
	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
<b>Savings Account</b>	0.25%	0.25%	0.25%
<b>Fixed Term Deposits</b>			
1 Month	0.50%	0.50%	0.50%
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 11.25% 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 Feb 1, 2020.

Saving, Super Saver, Munafa Rozana are effective Feb 1, 2020.

Term Deposits & Flexi Munafa rates are effective Feb 1, 2020.