

20th January 2020

INDICATIVE PROFIT RATES FOR LCY DEPOSIT PRODUCTS

PLS Savings Account	11.25%
Special Notice Deposit (7-29 Days)	11.25%

Term Deposit	1 - 2 Months	3 - 5 Months	6 - 11 Months
Tier	Rate	Rate	Rate
Below Rs.100,000*	11.25%	11.25%	11.25%
100,000 - 5,000,000	11.25%	11.30%	11.35%
5,000,001 - 10,000,000	11.30%	11.35%	11.40%
10,000,001 - 30,000,000	11.35%	11.40%	11.45%
30,000,001 - 50,000,000	11.40%	11.45%	11.50%
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
50,000 - 30,000,000	12.00%	12.25%	13.00%
30,000,001 - 50,000,000	12.50%	12.75%	13.50%

Salana Munafa (One Year Product - Profit on Maturity)	Rate
Tier	Rate
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

Silkbank Mahana Munafa (One Year Product - Monthly Payout)	Rate
Tier	Rate
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

Munafa Rozana Account	Rate
Tier	Rate
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%

Super Saver Account	Rate
Tier	Rate
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

Currency	US \$	GBP	EUR
	Rate	Rate	Rate
Savings Account	0.25%	0.25%	0.25%
Fixed Term Deposits			
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 January 20, 2020.

Saving, Super Saver, Munafa Rozana are effective January 20, 2020.

Term Deposits rates are effective January 20, 2020. Flexi Munafa Deposit rates are effective January 20, 2020.