

INDICATIVE PROFIT RATES FOR LCY DEPOSIT PRODUCTS

PLS Savings Account	13.50%		
Special Notice Deposit (7-29 Days)	13.50%		
Term Deposit	1 Month	3 Months	6 Months
Tier	Rate	Rate	Rate
Rs.100,000 - 50,000,000	13.75%	13.25%	11.25%
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	9.50%	10.50%	11.00%
Salana Munafa (One Year Product - Profit on Maturity)	Rate		
Tier	Rate		
Rs.100,000 - 50,000,000	11.00%		
50,000,001 and above	To be obtained from Business Segments		
Silkbank Mahana Munafa (One Year Product - Monthly Payout)	Rate		
Tier	Rate		
Rs.100,000 - 50,000,000	10.50%		
50,000,001 and above	To be obtained from Business Segments		
Munafa Rozana Account	Rate		
Tier	Rate		
All Tiers	13.50%		
Super Saver Account	Rate		
Tier	Rate		
Upto 100,000,000	13.50%		
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 **13.50%** 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 **December 01, 2024**.

Saving & Super Saver Products rates are effective December 01, 2024.

Munafa Rozana Product rates are effective December 01, 2024.

Term Deposits & Flexi Munafa rates are effective December 01, 2024.

