

## Deposit Rates

### Kashf Kamal Committee

Amount/Term	1 year	3 years	5 years	10 years
500	5.25%	5.50%	5.75%	6.25%
1,000	5.25%	5.50%	5.75%	6.25%
1,500	5.25%	5.50%	5.75%	6.25%
2,000	5.25%	5.50%	5.75%	6.25%
2,500	5.25%	5.50%	5.75%	6.25%
3,000	5.25%	5.50%	5.75%	6.25%
3,500	5.25%	5.50%	5.75%	6.25%
4,000	5.25%	5.50%	5.75%	6.25%
4,500	5.25%	5.50%	5.75%	6.25%
5,000	5.25%	5.50%	5.75%	6.25%

### Kashf Tahaffaz Term Deposit

#### Rs. 5,000-100,000

Term/Profit Frequency	Monthly Rate	Bi-annually Rate	Yearly Rate	Maturity Rate
3 months				6.50%
6 months	6.50%			6.75%
12 months	7.00%	7.00%		7.25%
24 months	7.50%	7.50%	7.75%	7.75%
36 months	7.75%	7.75%	8.00%	8.00%

#### Rs. 100,001-500,000

Term/Profit Frequency	Monthly Rate	Bi-annually Rate	Yearly Rate	Maturity Rate
3 months				8.00%
6 months	8.25%			8.40%
12 months	10.00%	10.25%		10.70%
24 months	10.00%	10.25%	10.50%	10.70%
36 months	10.00%	10.25%	11.00%	10.70%

#### Rs. 500,001-1,000,000

Term/Profit Frequency	Monthly Rate	Bi-annually Rate	Yearly Rate	Maturity Rate
3 months				9.75%
6 months	10.00%			10.50%
12 months	11.00%	12.00%		12.00%
24 months	12.00%	12.25%	12.50%	12.50%
36 months	12.25%	12.50%	12.75%	13.00%

#### Rs. 1,000,001-2,000,000

Term/Profit Frequency	Monthly Rate	Bi-annually Rate	Yearly Rate	Maturity Rate
3 months				12.50%
6 months	12.00%			13.00%
12 months	13.00%	12.50%		13.50%
24 months	13.50%	13.00%	13.50%	13.50%
36 months	13.65%	14.00%	14.00%	13.75%

#### Rs. 2,000,001-5,000,000

Term/Profit Frequency	Monthly Rate	Bi-annually Rate	Yearly Rate	Maturity Rate
3 months				12.75%
6 months	12.00%			13.25%
12 months	13.00%	12.60%		13.75%
24 months	13.50%	13.10%	13.70%	13.75%
36 months	13.65%	14.10%	14.20%	14.00%

#### Rs. 5,000,001 and above

Term/Profit Frequency	Monthly Rate	Bi-annually Rate	Yearly Rate	Maturity Rate
3 months				13.00%
6 months	12.00%			13.50%
12 months	13.00%	13.25%		14.00%
24 months	13.25%	13.35%	13.90%	14.00%
36 months	13.50%	13.65%	14.00%	14.00%

### Kashf Winspiration Term Institutional Deposit

#### Rs. 1,000,001-2,000,000

Term	Rate
1months	10.75%
3months	12.50%
6months	13.00%
12 months	13.50%
24 months	13.50%
36months	13.75%

#### Rs. 2,000,001-5,000,000

Term	Rate
1months	11.00%
3months	12.75%
6months	13.25%
12 months	13.75%
24 months	13.75%
36months	14.00%

#### Rs. 5,000,001 & above

Term	Rate
1months	11.25%
3months	13.00%
6months	13.50%
12 months	14.00%
24 months	14.00%
36months	14.00%

Special rates/term apply on deposit above Rs. 5,000,000/-

## Premature Rates

### Kamal Committee

- No profit, if withdrawal within 12 months
- If withdrawal after 12 months but before 3 years, profit rate for 1 year
- If withdrawal after 3 years but before 5 years, profit rate for 3 years
- If withdrawal after 5 years but before 10 years, profit rate for 5 years

### Tahaffaz

- 3 months TDR terminates before 3 months no profit payable
- 6 months TDR terminates before 6 months no profit payable
- 1 year TDR terminates before 6 months no profit payable
- 1 year TDR terminates between 6-12 months profit rate for 6 months
- 2 year TDR terminates before 6 months no profit payable
- 2 year TDR terminates between 6-12 months profit rate for 6 months
- 2 year TDR terminates between 12-24 months profit rate for 1 year
- 3 year TDR terminates before 6 months no profit payable
- 3 year TDR terminates between 6-12 months profit rate for 6 months
- 3 year TDR terminates between 12-24 months profit rate for 1 year
- 3 year TDR terminates between 24-36 months profit rate for 2 year

### Winsipiration

- 1 month TDR terminates before 1 month no profit payable
- 3 months TDR terminates before 3 months no profit payable
- 6 months TDR terminates before 6 months no profit payable
- 1 year TDR terminates before 6 months no profit payable
- 1 year TDR terminates between 6-12 months profit rate for 6 months
- 2 year TDR terminates before 6 months no profit payable
- 2 year TDR terminates between 6-12 months profit rate for 6 months
- 2 year TDR terminates between 12-24 months profit rate for 1 year
- 3 year TDR terminates before 6 months no profit payable
- 3 year TDR terminates between 6-12 months profit rate for 6 months
- 3 year TDR terminates between 12-24 months profit rate for 1 year
- 3 year TDR terminates between 24-36 months profit rate for 2 year