

Indicative Profit Rates for LCY Deposits w.e.f July 01, 2023 & onwards

SAVING ACCOUNTS

PLS Savings	
Profit Payment	Profit Rate
Semi Annually	20.50%

Hyper Profit Account	
Profit Payment	Profit Rate
Semi Annually	20.50%

Zindagi Asaan Saving Account	
Profit Payment	Profit Rate
Semi Annually	20.50%

Pensioners Saving Account	
Profit Payment	Profit Rate
Semi Annually	20.50%

FWBL Mahana Khazana Saving Account	
Profit Payment	Profit Rate
Monthly	20.50%

FWBL Pearl Saving Account (An Exclusive Women's Account)	
Profit Payment	Profit Rate
Monthly	20.50%

TERM DEPOSITS

Term Deposits		
Tenor	Payout	Profit Rate
1 Month	Maturity	19.00%
3 Months		19.25%
6 Months		19.50%
1 Year		20.75%
2 Years		17.00%
3 Years		16.00%
4 Years		16.00%
5 Years		15.00%

1- All rates are quoted on Per Annum Basis.

2- Negotiated Rates after obtaining necessary approvals can be offered on TDRs above Rs. 10.00 Mn

3- Negotiated Rates will be market-based rates and applicable on relationship basis.

FWBL Senior Citizen/Pensioners - Term Deposit		
Tenor	Payout	Profit Rate
1 Year	Monthly	20.00%
2 Years		16.50%

FWBL Pearl - Term Deposit (An Exclusive Women's Account)		
Tenor	Payout	Profit Rate
1 Year	Monthly	20.33%

Note: Profit Payment on TDR's will be paid as per booking rate only. Booking rate means profit rate declared by the bank for specific tenor at the time of booking of term deposits. At the time of roll over prevailing rate would be applied.

If TDR is prematurely encashed within three months of booking, profit rate will be applied as per booking rate minus 2.5%. Likewise, profit will be disbursed to the depositor as per booking rate minus 2%, if TDR is prematurely encashed after three months of its placement.