

Indicative Profit Rates for LCY Deposits w.e.f October 01, 2024 & onwards

SAVING ACCOUNTS

PLS Savings	
Profit Payment	Profit Rate
Semi Annually	16.00%

Hyper Profit Account	
Profit Payment	Profit Rate
Semi Annually	16.00%

Zindagi Asaan Saving Account	
Profit Payment	Profit Rate
Semi Annually	16.00%

Pensioners Saving Account	
Profit Payment	Profit Rate
Semi Annually	16.00%

FWBL Mahana Khazana Saving Account	
Profit Payment	Profit Rate
Monthly	16.00%

FWBL Pearl Saving Account (An Exclusive Women's Account)	
Profit Payment	Profit Rate
Monthly	16.00%

TERM DEPOSITS

Term Deposits		
Tenor	Payout	Profit Rate
1 Month	Maturity	14.50%
3 Months		14.40%
6 Months		14.30%
1 Year		14.25%
2 Years		13.50%
3 Years		13.00%
4 Years		13.00%
5 Years		12.00%

1- All rates are quoted on Per Anum 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	14.00%
2 Years		13.00%

FWBL Pearl - Term Deposit (An Exclusive Women's Account)		
Tenor	Payout	Profit Rate
1 Year	Monthly	14.00%

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 the 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