

## Rate Chart for Certificate of Deposit

**Effective from January 01, 2017 to March 31, 2017**

S.No.	Amount (PKR)	Maturity	Rate in % (p.a.)
i	5000 - 50,000	3 Months	5.00
		6 Months	5.25
		12 Months	5.75
ii	50,001 - 100,000	3 Months	5.50
		6 Months	5.60
		12 Months	5.75
iii	100,001 & Above	3 Months	6.00
		6 Months	6.25
		12 Months	6.50
		24 Months	7.00
		36 Months	7.50

\* Better Rates may be offered on higher deposits value.

\*On Amount of less than 5,000 of rate 3.50% for any period will be applied.

\*The above rates are subject to change due to the change in monetary policy

### Profit Payment :

The above scheme is for the period of 24 & 36 Months, the profit amount shall be paid on Quarterly, Half Yearly, / or at Maturity, However, In case of premature encashment; Following conditions shall apply:

<u>If Encashed</u>	<u>Profit %</u>
◆ Before 03 Months	<b>No Profit Shall be paid</b>
◆ After 03 Months But Before completion of 06 Months	<b>4.00%</b>
◆ After 06 Months But Before completion of 01 Year	<b>4.25%</b>
◆ After 01 Year But Before completion of 01 Year and 03 Months	<b>4.50%</b>
◆ After 01 Year and 03 Months But Before completion of 01 Year and 06 Months	<b>4.75 %</b>
◆ After 01 Year and 06 Months But Before completion of 02 Years	<b>5.00%</b>
◆ After 02 Years But Before completion of 03 Years	<b>5.25%</b>

### Profit Rate on Savings Accounts

**Effective from January 01, 2017 to March 31, 2017**

Pak Oman Micro Finance Bank would calculate the minimum profit rate of **3.5%** p.a on Savings Accounts. The profit payable on savings/ PLS savings deposits shall be calculated on Average minimum monthly balances, of Rs 100/-.