

Rate Chart for Certificate of Deposit

Effective from July 01, 2016 to December 31, 2016

S.No.	Amount (PKR)	Maturity	Rate in % (p.a.)
i	5000 - 50,000	3 Months	6.25
		6 Months	6.50
		12 Months	6.75
ii	50,001 - 100,000	3 Months	6.50
		6 Months	6.75
		12 Months	7.00
iii	100,001 - 500,000	3 Months	6.75
		6 Months	7.00
		12 Months	7.50
iv	500,001 - 1,000,000	3 Months	7.00
		6 Months	7.50
		12 Months	8.00
v	* Above 1,000,000	3 Months	7.75
		6 Months	8.00
		12 Months	9.00

* Better Rates may be offered on higher deposits.

*On Amount of 1000 to 4999 ,rate 3.50% for any period will be applied. (only for old COD)

Profit Rate on Savings Accounts

Effective from July 01, 2016 to December 31, 2016

Pak Oman Micro Finance Bank would calculate the minimum profit rate of **5.0%** p.a on Savings Accounts.

The profit payable on savings/ PLS savings deposits shall be calculated on Average minimum monthly balances, Profit would be calculated on All PLS Account.

Rate Chart for Certificate of Deposit For the period of 02 Years to 03 Years

Effective from July 01, 2016 to December 31, 2016

S.No.	Amount (PKR)	Maturity	Rate in % (p.a.)
1	100,000-500,000	02 Years	9.00
		03 Years	9.25
ii	500,001 - 1,000,000	02 Years	9.25
		03 Years	9.50
iii	1,000,001 - 5,000,000	02 Years	9.50
		03 Years	9.75
iv	5,000,001 - 10,000,000	02 Years	9.75
		03 Years	10.00
v	* Above 10,000,000	02 Years	10.00
		03 Years	10.50

* Better Rates may be offered on higher deposits.

Encashment:

The above scheme is for the period of 02 Years to 03 Years, the profit and deposited amount shall be paid on maturity, however, in case of premature encashment following conditions shall apply:

If Encashed

◆ Before 03 Months

◆ After 03 Months But Before completion of 06 Months

◆ After 06 Months But Before completion of 01 Year

◆ After 01 Year But Before completion of 01 Year and 03 Months

◆ After 01 Year and 03 Months But Before completion of 01 Year and 06 Months

◆ After 01 Year and 06 Months But Before completion of 02 Years

◆ After 02 Years But Before completion of 03 Years

Profit will be paid

No Profit Shall be paid

6.25%

6.50%

6.75%

7.00%

7.75%

8.00%