

5th Addendum to Schedule of Charges 1st Jan – 30th June 2023

Revision in Term Deposit Early Encashment Rates

Please find below the revised early encashment rates in the table below. These changes will be applicable on both Khushhali Aamdani Certificate & Khushhali Izafa Certificate, and are effective from 4th April, 2023.

Please note that below encashment rates will be applicable on all new and existing TDCs irrespective of their completed tenures.

All other terms and condition governing on TDC encashment will remain the same.

Details of the Revised Early Encashment Rates

Customer Type	Revised Early Encashment Rates
Individual Customers	Flat 3% reduction in booked profit rate
Institutional Customers	Flat 7% reduction in booked profit rate