



Addendum to Schedule of Charges (From 1st January to 31st December 2019) - Effective 1st December 2019

Charges of Early Encashment of Term Deposit Certificate*

Khushhali Aamdani Certificate		Khushhali Izafa Certificate	
Tenure	Encashment Rate	Tenure	Encashment Rate
< 3 months	7.00%	< 6 months	7.00%
3 months	7.25%	6 months	7.25%
6 months	8.75%	12 months	9.00%
12 months	10.50%	18 months	9.50%
18 months	11.00%	24 months	10.00%
>= 24 months	11.50%		

* For individuals only