

Zabardast Amdani Scheme

Salient features of the "**Zabardast Amdani Scheme**" (**ZAS**) are: -

1. Minimum deposit required for individuals: Rs.100,000/-
2. Deposits in multiples of Rs.1000/- will be accepted for a term of 3 years.
3. Expected rate of profit will be 10.60% p.a. for the entire scheme to be calculated at daily product basis.
4. Expected Profit will be payable at monthly rests.
5. Finance will be allowed against these certificates as per our relevant rules for advances against deposits.
6. Withholding Tax and Zakat will be applied as per relevant laws.
7. Under this scheme, pre-mature withdrawals of deposits will be permitted without penalties at following rates:

- Before 6 months : Last declared PLS SB rate
- Between 6 – 12 month : Last declared PLS TD rate for 6 months
- After 12 months : Last declared PLS TD rate for 12 months

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