

Declared Profit Rates for Different Deposit Products – For 1st Half Year 2015

All figure in %

Products	Rate of Profit Effective			
	Jan 1, to Jan 31, 2015	Feb 1, to March 31, 2015	April 1, to May 31, 2015	June 1, June 30, 2015
Current Account	0.00	0.00	0.00	0.00
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month)	6.50	5.50	5.00	4.50
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)				
Upto 9.999 million	6.50	5.50	5.00	4.50
10.000 million ot 49.999 million	6.75	5.75	5.25	5.00
50.000 million and above	7.00	6.00	5.50	5.25
SNDR (Special Notice Deposit Receipt)				
7 Days Short Notice Deposit	6.50	5.50	5.00	4.50
30 Days Short Notice Deposit	6.50	5.50	5.00	4.50
SME Fixed Term Deposits (Profit Payable on Maturity)				
1 Month	6.50	5.50	5.00	4.50
3 Months	6.50	5.50	5.00	4.75
6 Months	6.75	5.75	5.25	5.00
1 Year	7.75	7.00	6.75	6.25
2 Years	8.00	7.25	7.00	6.50
3 Years	8.25	7.50	7.25	6.75
Mahana Amdan Account (Profit Payable on 1st Working day of each month)				
1 Year	6.75	6.00	5.75	5.25
2 Years	7.00	6.25	6.00	5.50
Qatra Qatra Darya : Daily Product Account				
Upto Rs.1,000,000	6.50	5.50	5.00	4.50
Rs.1,000,001 and above	7.00	6.00	5.50	5.00
Qatra Qatra Darya: Savings Accounts	6.50	5.50	5.00	4.50
Qatra Qatra Darya: Current Accounts	NIL	NIL	NIL	NIL

*** Rates for Various Deposits Schemes (Islamabad Branch only)**

Standard Deposits A/c (SDA) Defunct RDFC A/cs	6.50	5.50	5.00	4.50
Daily Deposit A/c (DDA) Defunct RDFC A/cs	6.50	5.50	5.00	4.50

*** SME Rozana Izafa Aur Mahana Munafa**

SME Bank Staff Accounts (on daily balance with no minimum balance requirements)	8.25	7.25	7.00	6.00
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