

**Expected Rates of Return/Rack Rates on Deposits
 Effective January 1st, 2016**

Deposit Products	Rack Rates effective Jan. 01, 2016
Current Accounts	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	4.00%
SME Assan Account	
Current	0.00%
Savings	4.00%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)	
Upto 9.999 million	4.00%
10.000 Million to 49.999 Million	4.50%
50.000 Million and above	4.75%
SNDR (Special Notice Deposit Receipt)	
7 Days Short Notice Deposit	4.00%
30 Days Short Notice Deposit	4.00%
SME Fixed Term Deposits (Profit Payable on Maturity)	
1 Month	4.00%
3 Months	4.25%
6 Months	4.50%
1 Year	5.75%
2 Years	6.00%
3 Years	6.25%
Mahana Amdan Account (Profit Payable on 1st Working Day of each Month)	
1 year	4.75%
2 years	5.00%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	4.00%
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Rs.1,000,001 & above	4.50%
Qatra Qatra Darya: Savings Accounts	4.00%
Qatra Qatra Darya: Current Accounts	Nil

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	4.00%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	4.00%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	5.50%
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