

### Declared Profit Rates for Different Deposit Products – For 2<sup>nd</sup> Half Year 2015

Deposit Products	Rates of Profit
<b>Current Accounts</b>	0.00%
<b>PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).</b>	4.50%
<b>SME Asaan Account</b>	
Current	0.00%
Savings	4.50%
<b>SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)</b>	
Upto 9.999 million	4.50%
10.000 Million to 49.999 Million	5.00%
50.000 Million and above	5.25%
<b>SNDR (Special Notice Deposit Receipt)</b>	
7 Days Short Notice Deposit	4.50%
30 Days Short Notice Deposit	4.50%
<b>SME Fixed Term Deposits (Profit Payable on Maturity)</b>	
1 Month	4.50%
3 Months	4.75%
6 Months	5.00%
1 Year	6.25%
2 Years	6.50%
3 Years	6.75%
<b>Mahana Amdan Account (Profit Payable on 1<sup>st</sup> Working Day of each Month)</b>	
1 year	5.25%
2 years	5.50%

#### **Qatra Qatra Darya: Daily Product Account**

Upto Rs.1,000,000	4.50%
Rs.1,000,001 & above	5.00%

<b>Qatra Qatra Darya: Savings Accounts</b>	4.50%
<b>Qatra Qatra Darya: Current Accounts</b>	Nil

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

<b>Standard Deposit A/c (SDA)</b> Defunct RDFC A/cs	4.50%
<b>Daily Deposit A/c (DDA)</b> Defunct RDFC A/cs	4.50%

**SME Rozana Izafa Aur Mahana Munafa**

<b>SME Bank Staff Accounts</b> (on daily balances with no minimum balance requirements)	6.00%
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\*. WHT and Zakat, as per wherever applicable.