

Deposit Products	Rack Rates 1 <sup>st</sup> January to 31 <sup>st</sup> January- 2018	Rack Rates Effective February 1 <sup>st</sup> to May 31 <sup>st</sup> -2018	Rack Rates Effective June 1 <sup>st</sup> -2018
<b>Current Accounts</b>	0.00%	0.00%	0.00%
<b>PLS Saving Accounts</b> (Profit Payment bi-annually, calculated on average balance during the month).	3.75%	4.00%	4.50%
<b>SME Assan Account</b>			
Current	0.00%	0.00%	0.00%
Savings	3.75%	4.00%	4.50%
<b>SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)</b>			
Upto 9.999 million	4.00%	4.00%	4.50%
10.000 Million to 49.999 Million	4.50%	4.50%	5.00%
50.000 Million and above	4.75%	4.75%	5.25%
<b>SNDR (Special Notice Deposit Receipt)</b>			
7 Days Short Notice Deposit	4.00%	4.00%	4.50%
30 Days Short Notice Deposit	4.00%	4.00%	4.50%
<b>SME Fixed Term Deposits (Profit Payable on Maturity)</b>			
1 Month	4.00%	4.00%	4.50%
3 Months	4.25%	4.25%	4.75%
6 Months	4.50%	4.50%	5.00%
1 Year	5.75%	5.75%	6.25%
2 Years	6.00%	6.00%	6.50%
3 Years	6.25%	6.25%	6.75%
<b>Mahana Amdan Account (Profit Payable on 1<sup>st</sup> Working Day of each Month)</b>			
1 year	4.75%	4.75%	5.25%
2 years	5.00%	5.00%	5.50%

**Qatra Qatra Darya: Daily Product Account**

Upto Rs.1,000,000	4.00%	4.00%	4.50%
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Rs.1,000,001 & above	4.50%	4.50%	5.00%
<b>Qatra Qatra Darya: Savings Accounts</b>	3.75%	4.00%	4.50%
<b>Qatra Qatra Darya: Current Accounts</b>	Nil	Nil	Nil

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

<b>Standard Deposit A/c (SDA)</b> Defunct RDFC A/cs	4.00%	4.00%	4.50%
<b>Daily Deposit A/c (DDA)</b> Defunct RDFC A/cs	4.00%	4.00%	4.50%

**SME Rozana Izafa Aur Mahana Munafa**

<b>SME Bank Staff Accounts</b> (on daily balances with no minimum balance requirements)	5.50%	5.50%	6.00%
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