

**Expected Rates of Return/Rack Rates on Deposits  
Effective January 1<sup>st</sup> 2018**

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

**Qatra Qatra Darya: Daily Product Account**

|                   |       |
|-------------------|-------|
| Upto Rs.1,000,000 | 4.00% |
|-------------------|-------|

|  |       |
|--|-------|
| Rs.1,000,001 & above                       | 4.50% |
| <b>Qatra Qatra Darya: Savings Accounts</b> | 3.75% |
| <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 | 4.00% |
| <b>Daily Deposit A/c (DDA)</b> Defunct RDFC A/cs    | 4.00% |

**SME Rozana Izafa Aur Mahana Munafa**

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

- Withholding tax and Zakat will be applicable as per law.
- Premature encashment of SME Term Deposit/receipt(s)/Advice(s) (TDRs) and Mahana Amdan Account(s) is permissible at a penalty given in applicable schedule of charges.