

**Declared Rates of Return/Profit Rates on Deposit Products**  
Effective January 1<sup>st</sup> to June 30<sup>th</sup> 2017

Deposit Products	Profit Rates effective January 1 <sup>st</sup> to June 30, 2017
<b>Current Accounts</b>	0.00%
<b>PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).</b>	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) Defunct RDFC A/cs</b>	4.00%
<b>Daily Deposit A/c (DDA) Defunct RDFC A/cs</b>	4.00%

**SME Rozana Izafa Aur Mahana Munafa**

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