

**Expected Rates of Return/Rack Rates on Deposit Products
Effective February 1st 2019**

The expected rates of return/rack rates applicable on different deposit products of the Bank effective February 1st 2019 until further notice shall be as under:

Deposit Products	Rack Rates Effective January 1 st 2019 to 31 January 2019	Rack Rates Effective February 1 st 2019 to onward
Current Accounts	0.00%	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	8.00%	8.25%
SME Assan Accounts		
Current	0.00%	0.00%
Savings	8.00%	8.25%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)		
Upto 9.999 million	8.00%	8.25%
10.000 Million to 49.999 Million	8.25%	8.50%
50.000 Million and above	8.50%	8.75%
SNDR (Special Notice Deposit Receipt)		
7 Days Short Notice Deposit	8.00%	8.25%
30 Days Short Notice Deposit	8.10%	8.35%
SME Fixed Term Deposits (Profit Payable on Maturity)		
1 Month	8.00%	8.25%
3 Months	8.25%	8.50%
6 Months	8.50%	8.75%
1 Year	9.00%	9.25%
2 Years	9.20%	9.45%
3 Years	9.50%	9.75%
Mahana Amdan Account (Profit payable on 1st working Day of each month)		
1 year	8.25%	8.50%
2 years	8.50%	8.75%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	8.00%	8.25%
Rs.1,000,001 & above	8.25%	8.50%
Qatra Qatra Darya: Savings Accounts	8.00%	8.25%
Qatra Qatra Darya: Current Accounts	Nil	Nil

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	8.00%	8.25%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	8.00%	8.25%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	8.50%	8.75%
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