

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

Deposit Products	Rack Rates Effective July 1 <sup>st</sup> 2018 to July 31 <sup>st</sup> 2018	Rack Rates Effective August 1 <sup>st</sup> 2018 to onward
<b>Current Accounts</b>	0.00%	0.00%
<b>PLS Saving Accounts</b> (Profit Payment bi-annually, calculated on average balance during the month).	4.50%	5.50%
<b>SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)</b>		
Current	0.00%	0.00%
Savings	4.50%	5.50%
<b>SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)</b>		
Upto 9.999 million	4.50%	5.50%
10.000 Million to 49.999 Million	5.00%	6.00%
50.000 Million and above	5.25%	6.25%
<b>SNDR (Special Notice Deposit Receipt)</b>		
7 Days Short Notice Deposit	4.50%	5.50%
30 Days Short Notice Deposit	4.50%	5.50%
<b>SME Fixed Term Deposits (Profit Payable on Maturity)</b>		
1 Month	4.50%	5.50%
3 Months	4.75%	5.75%
6 Months	5.00%	6.00%
1 Year	6.25%	6.50%
2 Years	6.50%	6.75%
3 Years	6.75%	7.00%
<b>Mahana Amdan Account (Profit Payable on 1<sup>st</sup> Working Day of each Month)</b>		
1 year	5.25%	6.25%
2 years	5.50%	6.50%

**Qatra Qatra Darya: Daily Product Account**

Upto Rs.1,000,000	4.50%	5.50%
Rs.1,000,001 & above	5.00%	6.00%
<b>Qatra Qatra Darya: Savings Accounts</b>	4.50%	5.50%
<b>Qatra Qatra Darya: Current Accounts</b>	Nil	Nil

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

<b>Standard Deposit A/c (SDA)</b> Defunct RDFC A/Cs	4.50%	5.50%
<b>Daily Deposit A/c (DDA)</b> Defunct RDFC A/Cs	4.50%	5.50%

### **SME Rozana Izafa Aur Mahana Munafa**

<b>SME Bank Staff Accounts</b> (on daily balances with no minimum balance requirements)	6.00%	7.00%
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- 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.