

Revised Rack Rates Effective October 1st 2018

Deposit Products	Rack Rates Effective July 1 st 2018 to July 31 st 2018	Rack Rates Effective August 1 st 2018 to September 30 th 2018	Rack Rates Effective October 1 st 2018 to onward
Current Accounts	0.00%	0.00%	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	4.50%	5.50%	6.50%
SME Assan Account			
Current	0.00%	0.00%	0.00%
Savings	4.50%	5.50%	6.50%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)			
Upto 9.999 million	4.50%	5.50%	6.50%
10.000 Million to 49.999 Million	5.00%	6.00%	6.75%
50.000 Million and above	5.25%	6.25%	7.00%
SNDR (Special Notice Deposit Receipt)			
7 Days Short Notice Deposit	4.50%	5.50%	6.50%
30 Days Short Notice Deposit	4.50%	5.50%	6.50%
SME Fixed Term Deposits (Profit Payable on Maturity)			
1 Month	4.50%	5.50%	6.50%
3 Months	4.75%	5.75%	6.75%
6 Months	5.00%	6.00%	7.00%
1 Year	6.25%	6.50%	7.50%
2 Years	6.50%	6.75%	7.75%
3 Years	6.75%	7.00%	8.00%
Mahana Amdan Account (Profit Payable on 1st Working Day of each Month)			
1 year	5.25%	6.25%	7.00%
2 years	5.50%	6.50%	7.25%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	4.50%	5.50%	6.50%
Rs.1,000,001 & above	5.00%	6.00%	6.75%
Qatra Qatra Darya: Savings Accounts	4.50%	5.50%	6.50%
Qatra Qatra Darya: Current Accounts	Nil	Nil	Nil

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	4.50%	5.50%	6.50%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	4.50%	5.50%	6.50%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	6.00%	7.00%	8.00%
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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.