

**Expected Rates of Return/Rack Rates on Deposits
Effective December 3rd 2018**

| Deposit Products | Rack Rates Effective July 1st 2018 to July 31st 2018 | Rack Rates Effective August 1st 2018 to September 30th 2018 | Rack Rates Effective October 1st 2018 to Dec. 2nd 2018 | Rack Rates Effective December 3rd 2018 to onward |
|--|---|--|---|--|
| Current Accounts | 0.00% | 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% | 8.00% |
| SME Assan Account | | | | |
| Current | 0.00% | 0.00% | 0.00% | 0.00% |
| Savings | 4.50% | 5.50% | 6.50% | 8.00% |
| 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% | 8.00% |
| 10.000 Million to 49.999 Million | 5.00% | 6.00% | 6.75% | 8.25% |
| 50.000 Million and above | 5.25% | 6.25% | 7.00% | 8.50% |
| SNDR (Special Notice Deposit Receipt) | | | | |
| 7 Days Short Notice Deposit | 4.50% | 5.50% | 6.50% | 8.00% |
| 30 Days Short Notice Deposit | 4.50% | 5.50% | 6.50% | 8.10% |
| SME Fixed Term Deposits (Profit Payable on Maturity) | | | | |
| 1 Month | 4.50% | 5.50% | 6.50% | 8.00% |
| 3 Months | 4.75% | 5.75% | 6.75% | 8.25% |
| 6 Months | 5.00% | 6.00% | 7.00% | 8.50% |
| 1 Year | 6.25% | 6.50% | 7.50% | 9.00% |
| 2 Years | 6.50% | 6.75% | 7.75% | 9.20% |
| 3 Years | 6.75% | 7.00% | 8.00% | 9.50% |
| Mahana Amdan Account (Profit Payable on 1st Working Day of each Month) | | | | |
| 1 year | 5.25% | 6.25% | 7.00% | 8.25% |
| 2 years | 5.50% | 6.50% | 7.25% | 8.50% |

Qatra Qatra Darya: Daily Product Account

| | | | | |
|--|-------|-------|-------|-------|
| Upto Rs.1,000,000 | 4.50% | 5.50% | 6.50% | 8.00% |
| Rs.1,000,001 & above | 5.00% | 6.00% | 6.75% | 8.25% |
| Qatra Qatra Darya: Savings Accounts | 4.50% | 5.50% | 6.50% | 8.00% |
| Qatra Qatra Darya: Current Accounts | Nil | 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% | 8.00% |
| Daily Deposit A/c (DDA) Defunct RDFC A/cs | 4.50% | 5.50% | 6.50% | 8.00% |

SME Rozana Izafa Aur Mahana Munafa

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|---|-------|-------|-------|-------|
| SME Bank Staff Accounts (on daily balances with no minimum balance requirements) | 6.00% | 7.00% | 8.00% | 8.50% |
|---|-------|-------|-------|-------|