

**Expected Rates of Return/Rack Rates on Deposits**  
**Effective January 1<sup>st</sup> 2019**

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

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

**Qatra Qatra Darya: Daily Product Account**

Upto Rs.1,000,000	8.00%
Rs.1,000,001 & above	8.25%
<b>Qatra Qatra Darya: Savings Accounts</b>	8.00%
<b>Qatra Qatra Darya: Current Accounts</b>	Nil

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

<b>Standard Deposit A/c (SDA)</b> Defunct RDFC A/cs	8.00%
<b>Daily Deposit A/c (DDA)</b> Defunct RDFC A/cs	8.00%

**SME Rozana Izafa Aur Mahana Munafa**

<b>SME Bank Staff Accounts</b> (on daily balances with no minimum balance requirements)	8.50%
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