

## Expected Rates of Return/Rack Rates on Deposit Products Effective April 1<sup>st</sup> 2019

The new rack rates effective April 1<sup>st</sup> 2019 until further notice shall be as under:

Deposit Products	Rack Rates Effective 1 <sup>st</sup> January 2019 to 31 <sup>st</sup> January 2019	Rack Rates Effective 1 <sup>st</sup> February 2019 to 31 <sup>st</sup> March 2019	Rack Rates Effective 1 <sup>st</sup> April 2019 to onward
<b>Current Accounts</b>	0.00%	0.00%	0.00%
<b>PLS Saving Accounts</b> (Profit Payment bi-annually, calculated on average balance during the month).	8.00%	8.25%	8.75%
<b>SME Assan Accounts</b>			
Current	0.00%	0.00%	0.00%
Savings	8.00%	8.25%	8.75%
<b>SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)</b>			
Upto 9.999 million	8.00%	8.25%	8.75%
10.000 Million to 49.999 Million	8.25%	8.50%	9.00%
50.000 Million and above	8.50%	8.75%	9.25%
<b>SNDR (Special Notice Deposit Receipt)</b>			
7 Days Short Notice Deposit	8.00%	8.25%	8.75%
30 Days Short Notice Deposit	8.10%	8.35%	8.85%
<b>SME Fixed Term Deposits (Profit Payable on Maturity)</b>			
1 Month	8.00%	8.25%	8.75%
3 Months	8.25%	8.50%	9.00%
6 Months	8.50%	8.75%	9.25%
1 Year	9.00%	9.25%	9.75%
2 Years	9.20%	9.45%	10.00%
3 Years	9.50%	9.75%	10.25%
<b>Mahana Amdan Account (Profit Payable on 1<sup>st</sup> working day of each month)</b>			
1 year	8.25%	8.50%	9.00%
2 years	8.50%	8.75%	9.25%

### **Qatra Qatra Darya: Daily Product Account**

Upto Rs.1,000,000	8.00%	8.25%	8.75%
Rs.1,000,001 & above	8.25%	8.50%	9.00%
<b>Qatra Qatra Darya: Savings Accounts</b>	8.00%	8.25%	8.75%
<b>Qatra Qatra Darya: Current Accounts</b>	Nil	Nil	Nil

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

<b>Standard Deposit A/c (SDA)</b> Defunct RDFC A/cs	8.00%	8.25%	8.75%
<b>Daily Deposit A/c (DDA)</b> Defunct RDFC A/cs	8.00%	8.25%	8.75%

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

<b>SME Bank Staff Accounts</b> (on daily balances with no minimum balance requirements)	8.50%	8.75%	9.25%
---	-------	-------	-------

- 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.