

**Expected Rates of Return/Rack Rates on Deposit
Effective June 1st 2019**

The new rack rates effective June 1st 2019 until further notice shall be as under:

Deposit Products	Rack Rates Effective February 1st 2019 to 31st March 2019	Rack Rates Effective April 1st 2019 to May 31st 2019	Proposed Rack Rates Effective June 1st 2019 to onward
Current Accounts	0.00%	0.00%	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	8.25%	8.75%	10.25%
SME Assan Accounts			
Current	0.00%	0.00%	0.00%
Savings	8.25%	8.75%	10.25%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)			
Upto 9.999 million	8.25%	8.75%	10.25%
10.000 Million to 49.999 Million	8.50%	9.00%	10.50%
50.000 Million and above	8.75%	9.25%	10.75%
SNDR (Special Notice Deposit Receipt)			
7 Days Short Notice Deposit	8.25%	8.75%	10.25%
30 Days Short Notice Deposit	8.35%	8.85%	10.35%
SME Fixed Term Deposits (Profit Payable on Maturity)			
1 Month	8.25%	8.75%	10.25%
3 Months	8.50%	9.00%	10.50%
6 Months	8.75%	9.25%	10.75%
1 Year	9.25%	9.75%	11.25%
2 Years	9.45%	9.95%	11.45%
3 Years	9.75%	10.25%	11.75%
Mahana Amdan Account (Profit Payable on 1st working day of each month)			
1 year	8.50%	9.00%	10.50%
2 years	8.75%	9.25%	10.75%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	8.25%	8.75%	10.25%
Rs.1,000,001 & above	8.50%	9.00%	10.50%
Qatra Qatra Darya: Savings Accounts	8.25%	8.75%	10.25%
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	8.25%	8.75%	10.25%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	8.25%	8.75%	10.25%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	8.75%	9.25%	10.75%
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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.