

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

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

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

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	10.25%
Rs.1,000,001 & above	10.50%
Qatra Qatra Darya: Savings Accounts	10.25%
Qatra Qatra Darya: Current Accounts	Nil

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	10.25%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	10.25%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	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.