

**Expected Rates of Return/Rack Rates on Deposit
 Effective from April 1st 2020**

The new rack rates effective January 1st 2020 until further notice shall be as under:

Deposit Products	Rack Rates Effective January 1 st 2020 to March 31 st 2020	Proposed Rack Rates Effective April 1 st 2020 to onward
Current Accounts	0.00%	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	11.25%	9.50%
SME Assan Accounts		
Current	0.00%	0.00%
Savings	11.25%	9.50%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)		
Upto 9.999 million	11.25%	9.50%
10.000 Million to 49.999 Million	11.50%	9.75%
50.000 Million and above	11.75%	10.00%
SNDR (Special Notice Deposit Receipt)		
7 Days Short Notice Deposit	11.25%	9.50%
30 Days Short Notice Deposit	11.35%	9.60%
SME Fixed Term Deposits (Profit Payable on Maturity)		
1 Month	11.25%	9.50%
3 Months	11.50%	9.75%
6 Months	11.75%	10.00%
1 Year	12.25%	10.50%
2 Years	12.45%	10.70%
3 Years	12.75%	11.00%
Mahana Amdan Account (Profit Payable on 1st working day of each month)		
1 year	11.50%	9.75%
2 years	11.75%	10.00%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	11.25%	9.50%
Rs.1,000,001 & above	11.50%	9.75%
Qatra Qatra Darya: Savings Accounts	11.25%	9.50%
Qatra Qatra Darya: Current Accounts	Nil	Nil

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	11.25%	9.50%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	11.25%	9.50%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	11.50%	9.75%
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