

### **Declared Profit Rates for Different Deposit Products – For 1<sup>st</sup> Half Year-2020**

Deposit Products	Rack Rates Effective January 1 <sup>st</sup> 2020 to March 31 <sup>st</sup> 2020	Rack Rates Effective April 1 <sup>st</sup> 2020 to April 30 <sup>th</sup> 2020	Rack Rates Effective May 1 <sup>st</sup> 2020 to May 31 <sup>st</sup> 2020	Rack Rates Effective June 1 <sup>st</sup> 2020 to June 30 <sup>th</sup> 2020
<b>Current Accounts</b>	0.00%	0.00%	0.00%	0.00%
<b>Basic Banking Account</b>	0.00%	0.00%	0.00%	0.00%
<b>PLS Saving Accounts</b> (Profit Payment bi-annually, calculated on average balance during the month).	11.25%	9.50%	7.50%	6.50%
<b>SME Assan Accounts</b>				
Current	0.00%	0.00%	0.00%	0.00%
Savings	11.25%	9.50%	7.50%	6.50%
<b>SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)</b>				
Upto 9.999 million	11.25%	9.50%	7.50%	6.50%
10.000 Million to 49.999 Million	11.50%	9.75%	7.75%	6.75%
50.000 Million and above	11.75%	10.00%	8.00%	7.00%
<b>SNDR (Special Notice Deposit Receipt)</b>				
7 Days Short Notice Deposit	11.25%	9.50%	7.50%	6.50%
30 Days Short Notice Deposit	11.35%	9.60%	7.60%	6.60%
<b>SME Fixed Term Deposits (Profit Payable on Maturity)</b>				
1 Month	11.25%	9.50%	7.50%	6.50%
3 Months	11.50%	9.75%	7.75%	6.75%
6 Months	11.75%	10.00%	8.00%	7.00%
1 Year	12.25%	10.50%	8.50%	7.50%
2 Years	12.45%	10.70%	8.70%	7.70%
3 Years	12.75%	11.00%	9.00%	8.00%
<b>Mahana Amdan Account (Profit Payable on 1<sup>st</sup> working day of each month)</b>				
1 year	11.50%	9.75%	7.75%	6.75%
2 years	11.75%	10.00%	8.00%	7.00%

**Qatra Qatra Darya: Daily Product Account**

Upto Rs.1,000,000	11.25%	9.50%	7.50%	6.50%
Rs.1,000,001 & above	11.50%	9.75%	7.75%	6.75%
<b>Qatra Qatra Darya: Savings Accounts</b>	11.25%	9.50%	7.50%	6.50%
<b>Qatra Qatra Darya: Current Accounts</b>	Nil	Nil	Nil	Nil

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

<b>Standard Deposit A/c (SDA)</b> Defunct RDFC A/cs	11.25%	9.50%	7.50%	6.50%
<b>Daily Deposit A/c (DDA)</b> Defunct RDFC A/cs	11.25%	9.50%	7.50%	6.50%

**SME Rozana Izafa Aur Mahana Munafa**

<b>SME Bank Staff Accounts</b> (on daily balances with no minimum balance requirements)	11.50%	9.75%	7.75%	6.75%
---	--------	-------	-------	-------