

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

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

Deposit Products	Rack Rates Effective July 1 st 2020 to onward
Current Accounts	0.00%
Basic Banking Account	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	5.50%
SME Assan Accounts	
Current	0.00%
Savings	5.50%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)	
Upto 9.999 million	5.50%
10.000 Million to 49.999 Million	5.75%
50.000 Million and above	6.00%
SNDR (Special Notice Deposit Receipt)	
7 Days Short Notice Deposit	5.50%
30 Days Short Notice Deposit	5.60%
SME Fixed Term Deposits (Profit Payable on Maturity)	
1 Month	5.50%
3 Months	5.75%
6 Months	6.00%
1 Year	6.50%
2 Years	6.70%
3 Years	7.00%
Mahana Amdan Account (Profit Payable on 1st working day of each month)	
1 year	5.75%
2 years	6.00%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	5.50%
Rs.1,000,001 & above	5.75%
Qatra Qatra Darya: Savings Accounts	5.50%
Qatra Qatra Darya: Current Accounts	Nil

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	5.50%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	5.50%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	5.75%
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