

**Expected Rates of Return/Rack Rates on Deposit**  
**Effective from January 1<sup>st</sup> 2021**

The new rack rates effective January 1st 2021 until further notice shall be as under:

Deposit Products	Rack Rates Effective January 1 <sup>st</sup> 2021 onward
<b>Current Accounts</b>	0.00%
<b>Basic Banking Account</b>	0.00%
<b>PLS Saving Accounts</b> (Profit Payment bi-annually, calculated on average balance during the month).	5.50%
<b>SME Assan Accounts</b>	
Current	0.00%
Savings	5.50%
<b>SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)</b>	
Upto 9.999 million	5.50%
10.000 Million to 49.999 Million	5.75%
50.000 Million and above	6.00%
<b>SNDR (Special Notice Deposit Receipt)</b>	
7 Days Short Notice Deposit	5.50%
30 Days Short Notice Deposit	5.60%
<b>SME Fixed Term Deposits (Profit Payable on Maturity)</b>	
1 Month	5.50%
3 Months	5.75%
6 Months	6.00%
1 Year	6.50%
2 Years	6.70%
3 Years	7.00%
<b>Mahana Amdan Account (Profit Payable on 1<sup>st</sup> working day of each month)</b>	
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%
<b>Qatra Qatra Darya: Savings Accounts</b>	5.50%
<b>Qatra Qatra Darya: Current Accounts</b>	Nil

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

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

**SME Rozana Izafa Aur Mahana Munafa**

<b>SME Bank Staff Accounts</b> (on daily balances with no minimum balance requirements)	5.75%
---	-------