

Expected Rates of Return/Rack Rates on Deposit Effective from December 01, 2021

The new rack rates effective December 01, 2021 until further notice shall be as under:

Deposit Products	Rack Rates Effective January 1 st 2021 to April 15, 2021	Rack Rates Effective April 16, 2021 to September 30, 2021	Rack Rates Effective October 01, 2021 to November 30, 2021	Rack Rates Effective December 01, 2021 to onward
Current Accounts	0.00%	0.00%	0.00%	0.00%
Basic Banking Account	0.00%	0.00%	0.00%	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	5.50%	5.50%	5.75%	7.25%
SME Assan Accounts				
Current	0.00%	0.00%	0.00%	0.00%
Savings	5.50%	5.50%	5.75%	7.25%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)				
Upto 9.999 million	5.50%	5.50%	5.75%	7.25%
10.000 Million to 49.999 Million	5.75%	5.75%	6.00%	7.50%
50.000 Million and above	6.00%	6.00%	6.25%	7.75%
SNDR (Special Notice Deposit Receipt)				
7 Days Short Notice Deposit	5.50%	5.50%	5.75%	7.25%
30 Days Short Notice Deposit	5.60%	5.60%	5.85%	7.35%
SME Fixed Term Deposits (Profit Payable on Maturity)				
1 Month	5.50%	5.50%	5.75%	7.25%
3 Months	5.75%	5.75%	6.00%	7.50%
6 Months	6.00%	6.00%	6.25%	7.75%
1 Year	6.50%	6.60%	6.85%	8.35%
2 Years	6.70%	7.20%	7.45%	8.95%
3 Years	7.00%	7.55%	7.80%	9.50%
4 Years	8.00%	8.20%	8.45%	9.95%
5 Years	8.00%	8.25%	8.50%	10.25%
Mahana Amdan Account (Profit Payable on 1st working day of each month)				
1 year	5.75%	5.75%	6.00%	7.50%
2 years	6.00%	6.00%	6.25%	7.75%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	5.50%	5.50%	5.75%	7.25%
Rs.1,000,001 & above	5.75%	5.75%	6.00%	7.50%
Qatra Qatra Darya: Savings Accounts	5.50%	5.50%	5.75%	7.25%
Qatra Qatra Darya: Current Accounts	0.00%	0.00%	0.00%	0.00%

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	5.50%	5.50%	5.75%	7.25%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	5.50%	5.50%	5.75%	7.25%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	5.75%	5.75%	6.00%	7.50%
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