

Expected Rates of Return/Rack Rates on Deposit Effective January 01, 2022

The revised rack rates effective from January 01, 2022 until further notice will be as under:

Deposit Products	Rack Rates Effective January 01, 2022 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).	8.25%
SME Asaan Accounts	
Current	0.00%
Savings	8.25%
SME Rozana Izafa Mahana Munafa	
Upto 9.999 million	8.25%
10.000 Million to 49.999 Million	8.50%
50.000 Million and above	8.75%
SNDR (Special Notice Deposits Receipt)	
7 Days Short Notice Deposit	8.25%
30 Days Short Notice Deposit	8.35%
SME Fixed Term Deposits (Profit Payable at Maturity)	
1 Month	8.25%
3 Months	8.50%
6 Months	8.75%
1 Year	9.35%
2 Years	9.95%
3 Years	10.50%
4 Years	10.95%
5 Years	11.25%
Mahana Amdan Accounts (Profit Payable on 1st of each month)	
1 year	8.50%
2 years	8.75%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	8.25%
Rs.1,000,001 & above	8.50%
Qatra Qatra Darya: Savings Accounts	8.25%
Qatra Qatra Darya: Current Accounts	0.00%

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	8.25%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	8.25%

SME Rozana Izafa Aur Mahana Munafa (Staff Accounts)

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	8.25%
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- Withholding tax and Zakat will be applicable as per law.