

## **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:

Basic Banking Accounts PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).  SME Asaan Accounts  Current  0.00% Savings 8.25%  SME Rozana Izafa Mahana Munafa  Upto 9.999 million 8.25%  5NOO Million to 49.999 Million 8.50% 5NOO Million and above  SNDR (Special Notice Deposits Receipt) 7 Days Short Notice Deposit 8.25%  SME Fixed Term Deposits (Profit Payable at Maturity)  1 Month 8.25% 3 Months 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%	Deposit Products	Rack Rates Effective January 01, 2022 to onward
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).  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% 2 Years 9.35% 3 Years 9.95% 3 Years 10.50% 4 Years 10.95% 5 Years 10.95% Mahana Amdan Accounts (Profit Payable on 1st of each month) 1 year 8.50%	Current Accounts	0.00%
SME Asaan Accounts	Basic Banking Account	0.00%
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 10.95%  Mahana Amdan Accounts (Profit Payable on 1st of each month)  1 year 8.50%	<b>PLS Saving Accounts</b> (Profit Payment bi-annually, calculated on average balance during the month).	8.25%
Savings   8.25%	SME Asaan Accounts	
SME Rozana Izafa Mahana Munafa  Upto 9.999 million 8.25%  10.000 Million to 49.999 Million 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 10.50%  Mahana Amdan Accounts (Profit Payable on 1st of each month)  1 year 8.50%	Current	0.00%
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 10.50% Mahana Amdan Accounts (Profit Payable on 1st of each month) 1 year 8.50%	Savings	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%	SME Rozana Izafa Mahana Munafa	
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 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%	Upto 9.999 million	8.25%
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 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%	10.000 Million to 49.999 Million	8.50%
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%	50.000 Million and above	8.75%
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   10.50%   4 Years   10.95%   5 Years   11.25%   Mahana Amdan Accounts (Profit Payable on 1st of each month)   1 year   8.50%	SNDR (Special Notice Deposits Receipt)	
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)       8.50%	7 Days Short Notice Deposit	8.25%
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)       8.50%	30 Days Short Notice Deposit	8.35%
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)       8.50%	SME Fixed Term Deposits (Profit Payable at Maturity)	
6 Months  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%	1 Month	8.25%
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)       8.50%	3 Months	8.50%
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%	6 Months	8.75%
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%	1 Year	9.35%
4 Years 10.95% 5 Years 11.25% Mahana Amdan Accounts (Profit Payable on 1st of each month) 1 year 8.50%	2 Years	9.95%
5 Years 11.25%  Mahana Amdan Accounts (Profit Payable on 1st of each month)  1 year 8.50%	3 Years	10.50%
Mahana Amdan Accounts (Profit Payable on 1st of each month)  1 year  8.50%	4 Years	10.95%
1 year 8.50%	5 Years	11.25%
	Mahana Amdan Accounts (Profit Payable on 1st of each month)	
2 years 8.75%	1 year	8.50%
	2 years	8.75%
tra Qatra Darya: Daily Product Account		1

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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%

• Withholding tax and Zakat will be applicable as per law.