

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

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

Deposit Products	Rack Rates Effective January 01, 2022 to March 31, 2022	Rack Rates Effective April 01, 2022 to onward
Current Accounts	0.00%	0.00%
Basic Banking Account	0.00%	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	8.25%	8.25%
SME Assan Accounts		
Current	0.00%	0.00%
Savings	8.25%	8.25%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, calculated on daily basis)		
Upto 9.999 million	8.25%	8.25%
10.000 Million to 49.999 Million	8.50%	8.50%
50.000 Million and above	8.75%	8.75%
SNDR (Special Notice Deposit Receipt)		
7 Days Short Notice Deposit	8.25%	8.25%
30 Days Short Notice Deposit	8.35%	8.35%
SME Fixed Term Deposits (Profit Payable on Maturity)		
1 Month	8.25%	8.25%
3 Months	8.50%	8.50%
6 Months	8.75%	8.75%
1 Year	9.35%	9.35%
2 Years	9.95%	9.95%
3 Years	10.50%	10.50%
4 Years	10.95%	10.95%
5 Years	11.25%	11.25%
Mahana Amdan Account (Profit Payable on 1st working day of each month)		
1 year	8.50%	8.50%
2 years	8.75%	8.75%

SME Bachat Account (Profit Payable on Monthly)		
1 year	-	10.00%
2 years	-	10.50%
3 years	-	11.00%

SME Bachat Account (Profit Payable on Maturity)		
1 year	-	10.50%
2 years	-	11.00%
3 years	-	11.50%

Qatra Qatra Darya: Daily Product Account

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

Rates for Various Deposit Schemes (Islamabad Branch only)

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

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	8.25%	8.25%
---	-------	-------

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