

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

The revised rack rates effective from May 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 April 30, 2022	Proposed Rack Rates Effective from May 01, 2022 to onward
Current Accounts	0.00%	0.00%	0.00%
Basic Banking Account	0.00%	0.00%	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	8.25%	8.25%	10.75%

SME Assan Accounts

Current	0.00%	0.00%	0.00%
Savings	8.25%	8.25%	10.75%

SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly, calculated on daily basis)

Upto 9.999 million	8.25%	8.25%	10.75%
10.000 Million to 49.999 Million	8.50%	8.50%	11.00%
50.000 Million and above	8.75%	8.75%	11.25%
SNDR (Special Notice Deposit Receipt)			
7 Days Short Notice Deposit	8.25%	8.25%	10.75%
30 Days Short Notice Deposit	8.35%	8.35%	10.85%

SME Fixed Term Deposits (Profit Payable on Maturity)

1 Month	8.25%	8.25%	10.75%
3 Months	8.50%	8.50%	10.85%
6 Months	8.75%	8.75%	11.00%
1 Year	9.35%	9.35%	12.25%
2 Years	9.95%	9.95%	12.50%
3 Years	10.50%	10.50%	13.00%
4 Years	10.95%	10.95%	13.45%
5 Years	11.25%	11.25%	13.75%

Mahana Amdan Account (Profit Payable on 1st working day of each month)

1 year	8.50%	8.50%	11.00%
2 years	8.75%	8.75%	11.25%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	8.25%	8.25%	10.75%
Rs.1,000,001 & above	8.50%	8.50%	11.00%
Qatra Qatra Darya: Savings Accounts	8.25%	8.25%	10.75%
Qatra Qatra Darya: Current Accounts	0.00%	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%	10.75%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	8.25%	8.25%	10.75%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	8.25%	8.25%	10.75%
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SME Bachat Account (Profit Payable on Monthly)

			Effective from April 12, 2022 to onward
1 year	-	10.00%	12.50%
2 years	-	10.50%	13.00%
3 years	-	11.00%	13.50%

SME Bachat Account (Profit Payable on Maturity)

1 year	-	10.50%	13.00%
2 years	-	11.00%	13.50%
3 years	-	11.50%	14.00%

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