

### **Declared Profit Rates on Different Deposit Products –1<sup>st</sup> Half Year-2022**

| Deposit Products   | Profit Rates Effective from January 01, 2022 to March 31, 2022 | Profit Rates Effective from April 01, 2022 to April 30, 2022 | Profit Rates Effective from May 01, 2022 to May 31 <sup>st</sup> 2022 | Profit Rates Effective from June 01, 2022 to June 30, 2022 |
|--|--|--|---|--|
| <b>Current Accounts</b>  | 0.00%  | 0.00%  | 0.00%   | 0.00%  |
| <b>Basic Banking Account</b>   | 0.00%  | 0.00%  | 0.00%   | 0.00%  |
| <b>PLS Saving Accounts</b> (Profit Payment bi-annually, calculated on average balance during the month). | 8.25%  | 8.25%  | 10.75%  | 12.25%   |

#### **SME Assan Accounts**

|         |       |       |        |        |
|---------|-------|-------|--------|--------|
| Current | 0.00% | 0.00% | 0.00%  | 0.00%  |
| Savings | 8.25% | 8.25% | 10.75% | 12.25% |

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

|                                  |       |       |        |        |
|----------------------------------|-------|-------|--------|--------|
| Upto 9.999 million               | 8.25% | 8.25% | 10.75% | 12.25% |
| 10.000 Million to 49.999 Million | 8.50% | 8.50% | 11.00% | 12.50% |
| 50.000 Million and above         | 8.75% | 8.75% | 11.25% | 12.75% |

#### **SNDR (Special Notice Deposit Receipt)**

|                              |       |       |        |        |
|------------------------------|-------|-------|--------|--------|
| 7 Days Short Notice Deposit  | 8.25% | 8.25% | 10.75% | 12.25% |
| 30 Days Short Notice Deposit | 8.35% | 8.35% | 10.85% | 12.35% |

#### **SME Fixed Term Deposits (Profit Payable on Maturity)**

|          |        |        |        |        |
|----------|--------|--------|--------|--------|
| 1 Month  | 8.25%  | 8.25%  | 10.75% | 12.25% |
| 3 Months | 8.50%  | 8.50%  | 10.85% | 12.35% |
| 6 Months | 8.75%  | 8.75%  | 11.00% | 12.50% |
| 1 Year   | 9.35%  | 9.35%  | 12.25% | 13.75% |
| 2 Years  | 9.95%  | 9.95%  | 12.50% | 12.50% |
| 3 Years  | 10.50% | 10.50% | 13.00% | 12.35% |
| 4 Years  | 10.95% | 10.95% | 13.45% | 12.25% |
| 5 Years  | 11.25% | 11.25% | 13.75% | 12.25% |

#### **Mahana Amdan Account (Profit Payable on 1<sup>st</sup> working day of each month)**

|         |       |       |        |        |
|---------|-------|-------|--------|--------|
| 1 year  | 8.50% | 8.50% | 11.00% | 12.50% |
| 2 years | 8.75% | 8.75% | 11.25% | 12.75% |

#### **Qatra Qatra Darya: Daily Product Account**

|  |       |       |        |        |
|--|-------|-------|--------|--------|
| Upto Rs.1,000,000                          | 8.25% | 8.25% | 10.75% | 12.25% |
| Rs.1,000,001 & above                       | 8.50% | 8.50% | 11.00% | 12.50% |
| <b>Qatra Qatra Darya: Savings Accounts</b> | 8.25% | 8.25% | 10.75% | 12.25% |
| <b>Qatra Qatra Darya: Current Accounts</b> | 0.00% | 0.00% | 0.00%  | 0.00%  |

## Rates for Various Deposit Schemes (Islamabad Branch only)

|   |       |       |        |        |
|---|-------|-------|--------|--------|
| <b>Standard Deposit A/c (SDA)</b> Defunct RDFC A/cs | 8.25% | 8.25% | 10.75% | 12.25% |
| <b>Daily Deposit A/c (DDA)</b> Defunct RDFC A/cs    | 8.25% | 8.25% | 10.75% | 12.25% |

## SME Rozana Izafa Aur Mahana Munafa

|   |       |       |        |        |
|---|-------|-------|--------|--------|
| <b>SME Bank Staff Accounts</b> (on daily balances with no minimum balance requirements) | 8.25% | 8.25% | 10.75% | 12.25% |
|---|-------|-------|--------|--------|

| <b>SME Bachat Account (Profit Payable on Monthly Basis)</b> |   | Effective from April 12, 2022 to May 31 <sup>st</sup> 2022 | Effective from June 1 <sup>st</sup> 2022 to onward |        |
|---|---|--|--|--------|
| 1 year  | - | 10.00%   | 12.50%   | 13.50% |
| 2 years   | - | 10.50%   | 13.00%   | 13.00% |
| 3 years   | - | 11.00%   | 13.50%   | 12.50% |

| <b>SME Bachat Account (Profit Payable on Maturity)</b> |   |        |        |        |
|--|---|--------|--------|--------|
| 1 year   | - | 10.50% | 13.00% | 14.00% |
| 2 years  | - | 11.00% | 13.50% | 13.50% |
| 3 years  | - | 11.50% | 14.00% | 13.00% |