

Expected Rates of Return/Rack Rates on Different Deposit Products Effective August 01, 2022

The revised rack rates effective August 1, 2022 until further notice will be as under:

Annualized Expected Profit Rates on Deposits / Rack Rates

Current Accounts 0.00% 0.00% Basic Banking Accounts 0.00% 0.00% PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month). 12.25% 13.50% SME Assan Accounts Current 0.00% 0.00% Savings 12.25% 13.50% SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly, calculated on dally basis) Upto 9.999 million 12.25% 13.50% 10.000 Million to 49.999 Million 12.50% 13.75% 50.000 Million and above 12.75% 14.00% SNDR (Special Notice Deposit Receipt) 7 Days Short Notice Deposit 12.25% 13.50% 30 Days Short Notice Deposit 12.25% 13.50% SME Fixed Term Deposit (Profit Payable on Maturity) 1 Month 12.25% 13.50% 3 Months 12.35% 13.60% 6 Months 12.50% 13.75% 1 Year 12.50% 13.75% 2 Years 12.25% 13.50% 3 Years	Deposit Products	Rack Rates from July 1 st 2022 to July 31 st 2022	Rack Rates from August 1 st 2022 onward
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month). 13.50% balance during the month). 13.50% balance during the month). 13.50%	Current Accounts	0.00%	0.00%
balance during the month). SME Assan Accounts Current 0.00% 0.00% Savings 12.25% 13.50% SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly, calculated on daily basis) Upto 9.999 million 12.25% 13.50% 10.000 Million to 49.999 Million 12.50% 13.75% 50.000 Million and above 12.75% 14.00% SNDR (Special Notice Deposit Receipt) 7 Days Short Notice Deposit 12.25% 13.50% 30 Days Short Notice Deposit 12.35% 13.60% SME Fixed Term Deposit (Profit Payable on Maturity) 1 Month 12.25% 13.50% 3 Months 12.35% 13.60% 6 Months 12.35% 13.50% 1 Year 13.75% 15.00% 2 Years 12.50% 13.75% 3 Years 12.25% 13.50% 4 Years 12.25% 13.50% 5 Years 12.25% 13.50% 5 Years 12.25% 13.50% Mahana Amdan Account (P	Basic Banking Accounts	0.00%	0.00%
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Upto 9.999 million 12.25% 13.50% 10.000 Million to 49.999 Million 12.50% 13.75% 50.000 Million and above 12.75% 14.00% SNDR (Special Notice Deposit Receipt) 7 Days Short Notice Deposit 12.25% 13.50% 30 Days Short Notice Deposit (Profit Payable on Maturity) 12.35% 13.60% 5 ME Fixed Term Deposit (Profit Payable on Maturity) 12.25% 13.50% 1 Months 12.35% 13.60% 6 Months 12.50% 13.75% 1 Year 13.75% 15.00% 2 Years 12.50% 13.75% 3 Years 12.25% 13.60% 5 Years 12.25% 13.50% Mahana Amdan Account (Profit Payable on 1st working day of each month) 12.50% 13.75% 1 year 12.50% 13.75% 13.75%	Savings	12.25%	13.50%
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7 Days Short Notice Deposit 12.25% 13.50% 30 Days Short Notice Deposit 12.35% 13.60% SME Fixed Term Deposit (Profit Payable on Maturity) 1 Month 12.25% 13.50% 3 Months 12.35% 13.60% 6 Months 12.50% 13.75% 1 Year 13.75% 15.00% 2 Years 12.50% 13.75% 3 Years 12.50% 13.75% 4 Years 12.25% 13.60% 5 Years 12.25% 13.50% 5 Years 12.25% 13.50% Mahana Amdan Account (Profit Payable on 1st working day of each month) 1 year 12.50% 13.75%	50.000 Million and above	12.75%	14.00%
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1 Month 12.25% 13.50% 3 Months 12.35% 13.60% 6 Months 12.50% 13.75% 1 Year 13.75% 15.00% 2 Years 12.50% 13.75% 3 Years 12.35% 13.60% 4 Years 12.25% 13.50% 5 Years 12.25% 13.50% Mahana Amdan Account (Profit Payable on 1st working day of each month) 1 year 12.50% 13.75%	30 Days Short Notice Deposit	12.35%	13.60%
3 Months 12.35% 13.60% 12.50% 13.75% 15.00% 12.50% 13.75% 15.00% 2 Years 12.50% 13.75% 12.35% 13.60% 4 Years 12.25% 13.50% 12.25% 13.50% 5 Years 12.25% 13.50% Mahana Amdan Account (Profit Payable on 1st working day of each month) 1 year 12.50% 13.75%	SME Fixed Term Deposit (Profit Payable on Maturity)		
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3 Years 12.35% 13.60% 4 Years 12.25% 13.50% 5 Years 12.25% 13.50% Mahana Amdan Account (Profit Payable on 1 st working day of each month) 1 year 12.50% 13.75%	1 Year	13.75%	15.00%
4 Years 12.25% 13.50% 5 Years 12.25% 13.50% Mahana Amdan Account (Profit Payable on 1 st working day of each month) 1 year 12.50% 13.75%	2 Years	12.50%	13.75%
5 Years 12.25% 13.50% Mahana Amdan Account (Profit Payable on 1 st working day of each month) 1 year 12.50% 13.75%	3 Years	12.35%	13.60%
Mahana Amdan Account (Profit Payable on 1 st working day of each month) 1 year 12.50% 13.75%	4 Years	12.25%	13.50%
1 year 12.50% 13.75%	5 Years	12.25%	13.50%
	Mahana Amdan Account (Profit Payable on 1st working day of each month))	
2 years 12.75% 14.00%	1 year	12.50%	13.75%
	2 years	12.75%	14.00%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	12.25%	13.50%
Rs.1,000,001 & above	12.50%	13.75%
Qatra Qatra Darya: Savings Accounts	12.25%	13.50%
Qatra Qatra Darya: Current Accounts	0.00%	0.00%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance	12.25%	13.50%
requirements)		

1. SME Bachat Account (Profit Payable on Monthly Basis)

1 year	13.50%	14.75%
2 years	13.00%	14.25%
3 years	12.50%	13.75%

2. SME Bachat Account (Profit Payable on Maturity)

1 year	14.00%	15.25%
2 years	13.50%	14.75%
3 years	13.00%	14.25%

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	12.25%	13.50%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	12.25%	13.50%

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