

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

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

Annualized Expected Profit Rates on Deposits / Rack Rates

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

Qatra Qatra Darya: Daily Product Account

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

Rates for Various Deposit Schemes (Islamabad Branch only)

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

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	12.25%
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1. SME Bachat Account (Profit Payable on Monthly Basis)

1 year	13.50%
2 years	13.00%
3 years	12.50%

2. SME Bachat Account (Profit Payable on Maturity)

1 year	14.00%
2 years	13.50%
3 years	13.00%

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