

Expected Rates of Return/Rack Rates on Different Deposit Products Effective December 1st 2022

The revised rack rates effective December 1st 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 to July 31 st 2022	Rack Rates from August 1 st 2022 to Nov. 30 th 2022	Rack Rates from December 1 st 2022 to onward
Current Accounts	0.00%	0.00%	0.00%
Basic Banking Accounts	0.00%	0.00%	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	12.25%	13.50%	14.50%
SME Assan Accounts			
Current	0.00%	0.00%	0.00%
Savings	12.25%	13.50%	14.50%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly, calculated on daily basis)			
Upto 9.999 million	12.25%	13.50%	14.50%
10.000 Million to 49.999 Million	12.50%	13.75%	14.75%
50.000 Million and above	12.75%	14.00%	15.00%
SNDR (Special Notice Deposit Receipt)			
7 Days Short Notice Deposit	12.25%	13.50%	14.50%
30 Days Short Notice Deposit	12.35%	13.60%	14.60%
SME Fixed Term Deposit (Profit Payable on Maturity)			
1 Month	12.25%	13.50%	14.50%
3 Months	12.35%	13.60%	14.60%
6 Months	12.50%	13.75%	14.75%
1 Year: upto Rs.9.999 million	13.75%	15.00%	16.00%
1 Year: Rs.10 million to 99.99	13.75%	15.00%	16.25%
1 Year: Rs. 100 million and above	13.75%	15.00%	16.50%
2 Years	12.50%	13.75%	14.75%
3 Years	12.35%	13.60%	14.50%
4 Years	12.25%	13.50%	14.50%
5 Years	12.25%	13.50%	14.50%
Mahana Amdan Account (Profit Payable on 1st working day of each month)			
1 year	12.50%	13.75%	14.75%
2 years	12.75%	14.00%	15.00%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	12.25%	13.50%	14.50%
Rs.1,000,001 & above	12.50%	13.75%	14.75%
Qatra Qatra Darya: Savings Accounts	12.25%	13.50%	14.50%
Qatra Qatra Darya: Current Accounts	0.00%	0.00%	0.00%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	12.25%	13.50%	14.50%
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1. SME Bachat Account (Profit Payable on Monthly Basis)

1 year	13.50%	14.75%	15.75%
2 years	13.00%	14.25%	15.25%
3 years	12.50%	13.75%	14.75%

2. SME Bachat Account (Profit Payable on Maturity)

1 year	14.00%	15.25%	16.25%
2 years	13.50%	14.75%	15.75%
3 years	13.00%	14.25%	15.25%

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	12.25%	13.50%	14.50%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	12.25%	13.50%	14.50%

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