

Declared Profit Rates on Different Deposit Products –2nd Half Year-2022

Deposit Products	Rack Rates from July 1st 2022 to July 31st 2022	Rack Rates from August 1st 2022 to Nov. 30th 2022	Rack Rates from December 1st 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%