

Expected Rates of Return/Rack Rates on Different Deposit Products Effective May 1st 2023

The revised rack rates effective May 1st 2023 until further notice will be as under:

Annualized Expected Profit Rates on Deposits / Rack Rates

Deposit Products	Rack Rates Effective from January 01, 2023 to 31-01-2023	Rack Rates Effective from February 01, 2023 to March 31,2023	Rack Rates Effective from April 01, 2023 to onward	Rack Rates Effective from May 01, 2023 to onward
Current Accounts	0.00%	0.00%	0.00%	0.00%
Basic Banking Accounts	0.00%	0.00%	0.00%	0.00%
PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month).	14.50%	15.50%	18.50%	19.50%
SME Assan Accounts				
Current	0.00%	0.00%	0.00%	0.00%
Savings	14.50%	15.50%	18.50%	19.50%
SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly, calculated on daily basis)				
Upto 9.999 million	14.50%	15.50%	18.50%	19.50%
10.000 Million to 49.999 Million	14.75%	15.75%	18.75%	19.50%
50.000 Million and above	15.00%	16.00%	19.00%	19.50%
SNDR (Special Notice Deposit Receipt)				
7 Days Short Notice Deposit	14.50%	15.50%	18.50%	19.50%
30 Days Short Notice Deposit	14.60%	15.60%	18.60%	19.50%
SME Fixed Term Deposit (Profit Payable on Maturity)				
1 Month	14.50%	15.50%	18.50%	19.50%
3 Months	14.60%	15.60%	18.60%	19.50%
6 Months	14.75%	15.75%	18.75%	19.50%
1 Year: upto Rs.9.999 million	16.00%	17.00%	20.00%	19.50%
1 Year: Rs.10 million to 99.99	16.25%	17.25%	20.25%	19.50%
1 Year: Rs. 100 million and above	16.50%	17.50%	20.50%	19.50%
2 Years	14.75%	15.75%	18.75%	19.50%
3 Years	14.50%	15.50%	18.50%	19.50%
4 Years	14.50%	15.50%	18.50%	19.50%
5 Years	14.50%	15.50%	18.50%	19.50%
Mahana Amdan Account (Profit Payable on 1st working day of each month)				
1 year	14.75%	15.75%	18.75%	19.50%
2 years	15.00%	16.00%	19.00%	19.50%

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

1 year	15.75%	16.25%	19.75%	19.50%
2 years	15.25%	15.75%	19.25%	19.50%
3 years	14.75%	15.50%	18.75%	19.50%

2.SME Bachat Account (Profit Payable on Maturity)

1 year	16.25%	16.75%	20.25%	19.50%
2 years	15.75%	16.25%	19.75%	19.50%
3 years	15.25%	15.75%	19.25%	19.50%

Qatra Qatra Darya: Daily Product Account

Upto Rs.1,000,000	14.50%	15.50%	18.50%	19.50%
Rs.1,000,001 & above	14.75%	15.75%	18.75%	19.50%
Qatra Qatra Darya: Savings Accounts	14.50%	15.50%	18.50%	19.50%
Qatra Qatra Darya: Current Accounts	0.00%	0.00%	0.00%	0.00%

Rates for Various Deposit Schemes (Islamabad Branch only)

Standard Deposit A/c (SDA) Defunct RDFC A/cs	14.50%	15.50%	18.50%	19.50%
Daily Deposit A/c (DDA) Defunct RDFC A/cs	14.50%	15.50%	18.50%	19.50%

SME Rozana Izafa Aur Mahana Munafa

SME Bank Staff Accounts (on daily balances with no minimum balance requirements)	14.50%	15.50%	18.50%	19.50%
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- Withholding tax and Zakat will be applicable as per law.