

Declared Profit Rates on Different Deposit Products - 1st Half Year - 2023

Now profit rates on different deposit products have been declared for crediting to the customer's accounts for 1st half Year January to July 2023 as under"

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 April 30, 2023	Rack Rates Effective from May 01, 2023 to June 30, 2023
1	Current Accounts	0.00%	0.00%	0.00%	0.00%
2	Basic Banking Accounts	0.00%	0.00%	0.00%	0.00%
3	PLS Saving Accounts (Profit Payment bi-annually, calculated on average balance during the month)	14.50%	15.50%	18.50%	19.50%
4	SME Assan Accounts				
	* Current	0.00%	0.00%	0.00%	0.00%
	* Savings	14.50%	15.50%	18.50%	19.50%
5	SME Rozana Izafa Aur Mahana Munafa (Profit Payable on monthly basis, 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%
6	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%
7	SME Fixed Term Deposits (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%
8	Mahana Amdan Account (Profit Payable on 1st Working days of each month)				
	* 1 Year	14.75%	15.75%	18.75%	19.50%
	* 2 Years	15.00%	16.00%	19.00%	19.50%
9	SME Bachat Account (Profit Payable on Monthly)				
	* 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%
10	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%
11	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%
	* Savings Accounts	14.50%	15.50%	18.50%	19.50%
	* Current Accounts	0.00%	0.00%	0.00%	0.00%
12	Rates for Various Deposit Schemes (Islamabad Branch only)				
	* Standard Deposit Account (SDA) Defunct RDFS Accounts	14.50%	15.50%	18.50%	19.50%
	* Daily Deposit Account (DDA) Defunct RDFS Accounts	14.50%	15.50%	18.50%	19.50%
13	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%