

Annualized Rates of Expected Returns
w.e.f. January 1st 2012 to 30th June, 2012

Product	Rates for the Period 1 st January, 2012 to 30 th June, 2012
Current Account	0.00%
PLS Saving Account. (Profit payment bi-annually, calculated on minimum balance during the month).	5.00%
SME Rozana Izafa Aur mahana Munafa (Monthly payment of Profit Calculated on Daily Basis	
Upto 49,999	5.00%
From 50,000 to 999,999	5.50%
From 1.000 M to 9.999 M	6.00%
From 10.000 M to 49.999 M	7.50%
From 50.000 M and above	8.50%
SNDR (Special Notice Deposit Receipt)	
7 Days Short Notice Deposit	5.00%
30 Days Short Notice Deposit	6.00%
SME Fixed Term Deposit Profit payable on Maturity.	
1 Month	8.50%
3 Months	9.00%
6 Months	10.00%
1 Year	10.50%
2 Years	10.50%
3 Years	11.00%
Mahana Amdan Account (Profit Paid on 1st working day of each month)	
1 year	9.50%
2 years	9.50%

Qatra Qatra Darya Daily Products	
Upto Rs.100,000	5.00%
Rs.100,001 to Rs.300,000	5.25%
Rs.300,001 to Rs.500,000	5.50%
Rs.500,001 to Rs.800,000	5.75%
Rs.800,001 to Rs.1,000,000	6.00%
Rs.1,000,001 & above	6.50%
Qatra Qatra Darya Savings Accounts	5.00%
Qatra Qatra Darya Current Accounts	Nil

- **Revised Annualized Profit Rates for Various Deposit Schemes (Islamabad Branch only)**

Standard Deposit A/c (SDA) RDFC Defunct A/c	5.00% p.a.
Daily Deposit A/c (DDA) RDFC Defunct A/c	5.00% p.a.

- Special Rates for Term deposit exceeding Rs.15 Million may be negotiated with the customers on case to case basis and if Manager feels that deposit relates to ancillary business he might refer the case of lower amount also. The terms & conditions are subject to the approval of the competent authority.
- Withholding tax and Zakat are taken into account, wherever applicable.
- Premature encashment of SME Term Deposit and Mahana Amdan Account permissible at a penalty detail as per schedule of charges.