

**Revised Annualized Rates of Expected Returns**  
**w.e.f. 1<sup>st</sup> July, 2010 to 31<sup>st</sup> December, 2010**

<b>Current Account</b>	0.00%
<b>PLS Saving Account. ( Profit payment bi-annually, calculated on minimum balance during the month).</b>	5.00%
<b>SME Rozana Izafa Aur mahana Munafa (Monthly payment of Profit Calculated on Daily Basis</b>	
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	7.00%
From 50.000 M and above	8.00%
<b>SNDR (Special Notice Deposit Receipt)</b>	
7 Days Short Notice Deposit	5.00%
30 Days Short Notice Deposit	5.50%
<b>SME Fixed Term Deposit Profit payable on Maturity.</b>	
1 Month	8.00%
3 Months	8.50%
6 Months	9.50%
1 Year	10.25%
2 Years	10.25%
3 Years	10.50%
<b>Mahana Amdan Account (Profit Paid on 1<sup>st</sup> working day of each month)</b>	
1 year	9.00%
2 years	9.50%

<b>Qatra Qatra Darya Daily Products</b>	
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%
<b>Qatra Qatra Darya Savings Accounts</b>	5.00%
<b>Qatra Qatra Darya Current Accounts</b>	Nil

- **Special Rates for fixed 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.**
- **Kindly note that above profit rates are liable to compulsory deduction of withholding tax @ as applicable**
- **Premature encashment of SME Fixed Term Deposit and Mahan Amdan Account permissible at a penalty detail as per schedule of charges.**

**Revised Annualized Profit Rates for Various Deposit Schemes**  
**w.e.f. 1<sup>st</sup> July, 2010 to 31<sup>st</sup> December, 2010**  
**(Islamabad Branch only)**

<b>Product</b>	<b>Revised Rates for the Period 1<sup>st</sup> July, 2010 to 31<sup>st</sup> December, 2010</b>
<b>Standard Deposit A/c (SDA)</b>	5.00% p.a.
<b>Daily Deposit A/c (DDA)</b> RDFC Defunct A/c	5.00% p.a.

**Revised Annualized Profit Rates on**  
**Rozana Izafa Mahana Munafa**  
**w.e.f. 1<sup>st</sup> July, 2010 to 31<sup>st</sup> December, 2010**

<b>SME Staff Accounts</b> (on daily balances with no minimum balance requirements)	7.00%
--	-------