

Declared Profit Rates For the 2nd Half Year ended December 31st 2011

The Management of SME Bank Ltd has declared the following profit rates on various deposit schemes for 2nd half year ended December 31st 2011

1st July 2011 to December 31st 2011
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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	10.75%
2 Years	10.75%
3 Years	11.00%
Mahana Amdan Account (Profit Paid on 1st working day of each month)	
1 year	9.75%
2 years	9.75%

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

For Islamabad Branch Only

<u>RDFC Old Deposits</u>	
Standard Deposit A/c (SDA) RDFC Defunct A/c	5.00%
Daily Deposit A/c (DDA) RDFC Defunct A/c	5.00%

- Profit will be credited automatically by banking application. However, branches are advised to check randomly, ensure that profit/return are accurate, as per rates indicated above and credited to respective account(s)
- WHT and Zakat are taken into account, wherever applicable.
- No withholding tax will be deducted where tax exemption certificates are provided by the customers.
- No account holder is paid in excess or short of accrued profit. Please note that State Bank of Pakistan takes serious note on short/excess/late payment of profit to depositors and penalizes the bank for any such instances. Branches are, therefore advised to exercise due care in the matter to avoid any such instances.

Hafiz Riaz Ahmad
Head Operations Division