

Following are the declared rates for the month of December 2011

Local Currency- Pak Rupees	RATES
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7 Days Notice 5.00%

Saving Accounts - Six monthly Payments 5.50%

Saving Accounts - Albaraka Business Plus- Monthly Payments 0.07%

**Saving Accounts - Monthly Payments**

0	9,999,999	5.00%
10,000,000	49,999,999	5.50%
50,000,000	999,999,999	5.85%

**Mudaraba Premium Plus - for individuals**

0	999,999	5.00%
1,000,000	4,999,999	6.00%
5,000,000	9,999,999	6.10%
10,000,000	24,999,999	6.15%
25,000,000	AND ABOVE	6.90%

**Mudaraba Premium Plus - for Business / Corporate**

0	9,999,999	6.00%
10,000,000	29,999,999	6.25%
30,000,000	49,999,999	6.10%
50,000,000	99,999,999	7.00%
100,000,000	AND ABOVE	7.30%

**Incentive Accounts - Six monthly Payments**

0	99,999	5.00%
100,000	AND ABOVE	6.50%

**Khazana Accounts - Quarterly Payments**

0	249,999	5.00%
250,000	4,999,999	7.00%
5,000,000	9,999,999	7.20%
10,000,000	24,999,999	7.30%
25,000,000	49,999,999	7.40%
50,000,000	99,999,999	7.50%
100,000,000	249,999,999	7.55%
250,000,000	499,999,999	8.00%
500,000,000	AND ABOVE	8.50%

**Term Deposits**

1	Month	6.50%
3	Months	7.50%
6	Months	8.25%
1	Year - monthly	9.50%
1	Year - quarterly	9.65%
1	Year	10.00%
2	Years	10.25%
3	Years - monthly	10.25%
3	Years - quarterly	10.35%
3	Years	10.50%
5	Years - monthly	10.50%
5	Years - quarterly	11.00%
5	Years	11.50%

**Mahana Amadni Scheme**

1 YEAR	1	Years - monthly	9.50%
2 YEARS	2	Years - monthly	10.50%
3 YEARS	3	Years - monthly	11.00%
4 YEARS	4	Years - monthly	11.50%
5 YEARS	5	Years - monthly	12.00%

**AMI Deposits**

3 Months	3	Months - six monthly	8.15%
6 Months	6	Months - six monthly	8.80%
1 Year	1	Years - six monthly	10.00%
2 Years	2	Years - six monthly	10.25%
3 Years	3	Years - monthly	10.50%
5 Years	5	Years - six monthly	11.50%



FOREIGN CURRENCY	RATES
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**Saving Account - Six monthly Payments**

0.08%

**Saving Account - Monthly Payments**

USD	Balance below USD 1,000/-	0.10%
USD	Minimum Balance USD 1,000/-	0.50%
GBP	Balance below POUND 1,000/-	0.10%
GBP	Minimum Balance POUND 1,000/-	0.30%
EURO	Balance below EURO 1,000/-	0.10%
EURO	Minimum Balance EURO 1,000/-	0.25%
UAE Dirham	Balance below UAE Dirham 5,000/-	0.10%
UAE Dirham	Minimum Balance UAE Dirham 5,000/-	0.15%

**Term Deposits**

USD	1	Month	0.50%
USD	3	Months	0.75%
USD	6	Months	0.95%
USD		1 Year & above	1.00%
GBP	1	Month	0.50%
GBP	3	Months	0.75%
GBP	6	Months	0.95%
GBP		1 Year & above	1.00%
EURO	1	Month	0.50%
EURO	3	Months	0.75%
EURO	6	Months	0.95%
EURO		1 Year & above	1.00%
UAE Dirham	1	Month	0.50%
UAE Dirham	3	Months	0.75%
UAE Dirham	6	Months	0.95%
UAE Dirham		1 Year & above	1.00%

  
**Farhan Usman**  
 Manager Finance

  
**Ahsan Shahzad**  
 VP-Finance