

INST/2011/018
February 02, 2011

Branch Managers / Regional Managers

Following are the declared rates for the month of January 2011



Local Currency			
Pak Rupees			
7 Days Notice			5.00%
Saving Accounts - Six monthly Payments			5.50%
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	10.60%
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%
EQUITY			12.00%

FOREIGN CURRENCY			
Saving Account - Six monthly Payments			0.05%
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	1.00%
GBP	1	Month	0.50%
GBP	3	Months	0.75%
GBP	6	Months	1.00%
EURO	1	Month	0.50%
EURO	3	Months	0.75%
EURO	6	Months	1.00%
UAE Dirham	1	Month	0.50%
UAE Dirham	3	Months	0.75%
UAE Dirham	6	Months	1.00%

Imran Mehmood
VP - Finance

M. Salim Yusuf
EVP-Finance