

INST/2010/185  
November 03, 2010



Branch Managers / Regional Managers

Following are the declared rates for the month of October 2010

**DECLARED RATES**

		Local Currency Pak Rupees	
<b>Saving Accounts</b>			
	0	9,999,999	5.00%
	10,000,000	49,999,999	5.47%
	50,000,000	999,999,999	5.84%
<b>Mudaraba Premium Plus - for individuals</b>			
	0	999,999	5.02%
	1,000,000	4,999,999	5.98%
	5,000,000	9,999,999	6.12%
	10,000,000	24,999,999	6.15%
	25,000,000	AND ABOVE	6.91%
<b>Mudaraba Premium Plus - for Business / Corporate</b>			
	0	9,999,999	6.06%
	10,000,000	29,999,999	6.25%
	30,000,000	49,999,999	6.11%
	50,000,000	99,999,999	6.91%
	100,000,000	AND ABOVE	7.30%
<b>Term Deposits</b>			
	1	Month	6.00%
	3	Months	6.50%
	6	Months	7.50%
	1	Year - monthly	9.50%
	1	Year - quarterly	9.65%
	1	Year	10.00%
	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%

**FOREIGN CURRENCY**

<b>Saving Account</b>			
USD	Balance below USD 1,000/-		0.10%
USD	Minimum Balance USD 1,000/-		1.00%
GBP	Balance below POUND 1,000/-		0.10%
GBP	Minimum Balance POUND 1,000/-		0.75%
EURO	Balance below EURO 1,000/-		0.10%
EURO	Minimum Balance EURO 1,000/-		0.50%
UAE Dirham	Balance below UAE Dirham 5,000/-		0.10%
UAE Dirham	Minimum Balance UAE Dirham 5,000/-		0.50%
<b>Term Deposits</b>			
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*  
Imran Mehmood  
VP - Finance

*M. Saif Yousaf*  
M. Saif Yousaf  
EVP - Finance

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