

## SUMMIT BANK ISLAMIC BANKING

### DECLARED PROFIT RATES FOR THE MONTH OF NOVEMBER 2020

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Septemeb 2020	October 2020	November 2020
<b>Buiness Account (BA)</b>	1 - 9,999,999,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	<b>0.10%</b>	<b>0.10%</b>
<b>Margin Account (Security Deposit)</b>	1 - 9,999,999,999	Six monthly	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	<b>0.06%</b>	<b>0.06%</b>
<b>Bachat Savings Account (BSA)</b>	Rs 1 to 4,999,999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 5,000,000 to 9,999,999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 10,000,000 to 24,999,999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 25,000,000 to 49,999,999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 50,000,000 to 99,999,999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 100,000,000 to 249,999,999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 250,000,000 to 499,999,999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 500,000,000 and above	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>Daily Savings Account (DSA)</b>	Rs 1 to 99,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 100,000 to 999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 1,000,000 to 9,999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 10,000,000 to 24,999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 25,000,000 to 49,999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 50,000,000 to 99,999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 100,000,000 to 499,999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 500,000,000 and above	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>Hamara Family Saving Account</b>	0 - 9,999,999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>Additional Bonus</b>	100,000 and above	Six monthly	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	<b>1.00%</b>	<b>1.00%</b>
<b>Children Saving Account- YoungBee</b>	0 - 9,999,999,999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>Senior Citizen Savings Account</b>	0 - 999,999	Monthly	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	8.50%	7.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>
	1,000,000 - 9,999,999,999	Monthly	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	9.00%	7.25%	6.50%	6.50%	6.50%	<b>6.50%</b>	<b>6.50%</b>

**SUMMIT BANK ISLAMIC BANKING**
**DECLARED PROFIT RATES FOR THE MONTH OF NOVEMBER 2020**
**LOCAL CURRENCY**

Products	Tiers	Payment Frequency	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Septemehr 2020	October 2020	November 2020
<b>Summit Asaan Mega Saving Account</b>	0 - 9,999,999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>Summit Classic Account</b>															
<b>Classic (Plan A)</b>	Rs 0 to 249,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	<b>0.10%</b>	<b>0.10%</b>
	Rs 250,000 to 975,000	Monthly	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	<b>1.00%</b>	<b>1.00%</b>
	> Rs 975,001 Above	Monthly	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	<b>0.25%</b>	<b>0.25%</b>
<b>Classic (Plan B)</b>	Rs 0 to 99,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	<b>0.10%</b>	<b>0.10%</b>
	Rs 100,000 to 580,000	Monthly	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	<b>1.45%</b>	<b>1.45%</b>
	Rs 580,001 Above	Monthly	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	<b>0.25%</b>	<b>0.25%</b>
<b>Classic (Plan C)</b>	Rs 0 to 49,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	<b>0.10%</b>	<b>0.10%</b>
	Rs 50,000 to 410,000	Monthly	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	<b>2.10%</b>	<b>2.10%</b>
	Rs 410,001 Above	Monthly	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	<b>0.25%</b>	<b>0.25%</b>
<b>1 Month Investment</b>															
	Rs 10,000 to 4,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 5,000,000 to 9,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 10,000,000 to 24,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 25,000,000 to 49,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 50,000,000 to 99,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 100,000,000 to 249,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 250,000,000 to 499,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 500,000,000 and above	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>

### SUMMIT BANK ISLAMIC BANKING

#### DECLARED PROFIT RATES FOR THE MONTH OF NOVEMBER 2020

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Septemehr 2020	October 2020	November 2020
<b>2 Months Investment</b>															
	Rs 10,000 to 4,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 5,000,000 to 9,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 10,000,000 to 24,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 25,000,000 to 49,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 50,000,000 to 99,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 100,000,000 to 249,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 250,000,000 to 499,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 500,000,000 and above	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>3 Months Investment</b>															
	Rs 10,000 to 4,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 5,000,000 to 9,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 10,000,000 to 24,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 25,000,000 to 49,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 50,000,000 to 99,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 100,000,000 to 249,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 250,000,000 to 499,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 500,000,000 and above	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>3 Months Investment</b>	0 - 999,999,999,999	Monthly	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>6 Months Investment</b>															
	Rs 10,000 to 4,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 5,000,000 to 9,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 10,000,000 to 24,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 25,000,000 to 49,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 50,000,000 to 99,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 100,000,000 to 249,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 250,000,000 to 499,999,999	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
	Rs 500,000,000 and above	At Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>6 Months Investment</b>	0 - 999,999,999,999	Monthly	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>
<b>6 Months Investment</b>	0 - 999,999,999,999	Quarterly	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	3.75%	3.75%	3.75%	3.75%	3.75%	<b>3.75%</b>	<b>3.75%</b>



## SUMMIT BANK ISLAMIC BANKING

### DECLARED PROFIT RATES FOR THE MONTH OF NOVEMBER 2020

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Septemehr 2020	October 2020	November 2020
2 Years - Investment		Monthly	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
2 Years - Investment		Quarterly	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
2 Years - Investment		At Half yearly	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
2 Years - Investment		At Annually	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
2 Years - Investment		At Maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
3 Years - Investment		Monthly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
3 Years - Investment		Quarterly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
3 Years - Investment		At Half yearly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
3 Years - Investment		At Annually	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
3 Years - Investment		At Maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
4 Years - Investment		Monthly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
4 Years - Investment		Quarterly	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
4 Years - Investment		At Half yearly	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
4 Years - Investment		At Annually	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
4 Years - Investment		At Maturity	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
5 Years - Investment		Monthly	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
5 Years - Investment		Quarterly	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
5 Years - Investment		At Half yearly	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
5 Years - Investment		At Annually	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
5 Years - Investment		At Maturity	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%

Zubair Ahmed  
Pool Manager- Islamic Banking

M Zeeshan Khan / Ghazzanfar Ahsan  
Product Manager / Head Islamic Banking

Tahir Saeed Qureshi  
Pool Officer- Islamic Banking

Syed Zubair Hussain  
RSBM / Head of Shariah Compliance

**SUMMIT BANK ISLAMIC BANKING**

**DECLARED PROFIT RATES FOR THE MONTH OF NOVEMBER 2020**

**FOREIGN CURRENCY (USD,EURO,GBP & YEN)**

Products	Tiers	Payment Frequency	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Sep 2020	Oct 2020	Nov 2020
<b>Bachat Savings Account (BSA)</b>	All	Six monthly	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
<b>1 Month Investment</b>	5,000 and above	At Maturity	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
<b>3 Months Investment</b>	5,000 and above	At Maturity	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
<b>6 Months Investment</b>	5,000 and above	At Maturity	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
<b>1 Year - Investment</b>	5,000 and above	At Maturity	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

\_\_\_\_\_  
**Zubair Ahmed**  
 Pool Manager- Islamic Banking

\_\_\_\_\_  
**M Zeeshan Khan / Ghazzanfar Ahsan**  
 Product Manager / Head Islamic Banking

\_\_\_\_\_  
**Tahir Saeed Qureshi**  
 Pool Officer- Islamic Banking

\_\_\_\_\_  
**Syed Zubair Hussain**  
 RSBM / Head of Shariah Compliance