



SPECIAL SAVING  
ACCOUNT

Discover returns as good as gold

Earn Riba-free income on your hard earned  
money


## Special Savings Account

Emaan Islamic Banking presents Special Savings Account that offers an opportunity for customers to earn Halal returns. It encourages the customers to maintain higher balances to earn higher returns on daily product basis with profit payouts on monthly basis. Special Savings Account is based on the Sharia' concept of Mudaraba and allows customers to earn Riba-free income on hard earned money. This account is targeted towards high net worth individuals, corporates and SMEs' keen to utilize their excess liquidity in an optimal manner.

### Sharia' Structure

Savings Account is an investment account, under which the Account Holder (fund provider or Rabb ul Mal in Fiqh terminology) authorizes the Bank (investment manager or Mudarib in Fiqh terminology) to invest its funds on the basis of unrestricted Mudaraba contract according to the principles of Islamic Sharia'.

The Mudarib contributes by providing his services and skills in investing and managing these funds. Both the parties share the profit as per the agreed ratio. Losses, if any, are borne by the Rabb ul Mal, unless the loss has been caused due to breach of trust by the Mudarib i.e. misconduct or negligence in which case the loss has to be borne by the Mudarib.



## Key Features

- Account will be offered in PKR only
- Minimum balance requirement of PKR 20,000,000/- ( Rs Twenty Million)
- Cheques accepted at any Emaan & Silkbank branches across Pakistan
- Notice period will be required for withdrawal transactions greater than PKR 20 million.  
Detailed grid given below:

Deposit Tiers (Rs.)	Notice Period
Less Than 20 Million	None
20 Million to 80 Million	2 Days
80 Million to 150 Million	5 Days
Greater Than 150 Million	7 Days

- Entitlement to ATM/Visa Debit Card, Internet Banking and 24/7 phone banking\*
- Stop payment and hold mail facility
- Bank balance certificate and other certificates on request
- Six month free account statement and ad hoc statements on request

# BRANCH NETWORK

## Abbottabad

Plot No. 7838, situated at Mansehra Road Mandian, opposite Daewoo Bus Stand, Abbottabad Cantt.  
0992-385978-9

## Faisalabad

Madina Town Branch, 6C-Z-101, Susan Road, Madina Town.  
041-8503411-4

## Islamabad

F-8 Markaz Branch, Plot # 18-C, Kaghan Road, F-8 Markaz.  
051-2287450, 051-2287451, 051-2287455-57

## Karachi

Clifton Branch, Showroom 1, Plot # D-69, Block 7, Clifton.  
021-35371841-2

Shahrah-e-Faisal Branch, 47-A, Dar-ul-Aman Housing Society, P.E.C.H.S., Block 7/8, Shahrah-e-Faisal.  
021-34521766, 021-34533106-9

## Lahore

D.H.A. T-Block Branch, Plot # 88, Sector-CCA, Phase 2-C, D.H.A.  
042-35748850, 042-35748849

Gulberg Q-Block Branch, Plot # 6-Q, Block Gulberg II.  
042-35752855, 042-35751536-7

## Mardan

Property Survey No.135/45, Mall Road, Saddar Bazar, Mardan Cantt.  
093-7867555

## Quetta

Khasra No. 63 situated on Main Jinnah Road, Quetta.  
081-2866201-3

## Rawalpindi

Chaklala Branch, Plot # 46, Commercial Area, Chaklala Scheme III.  
051-5766147, 051-5780987, 051-5766151-52