



INST/2017/085

July 07, 2017

**TO: MANCOM MEMBERS/ AREA MANAGERS/ ALL BRANCH MANAGERS/ ALL OPERATION MANAGERS / ALL AREA OPERATION MANAGERS / OPERATIONS DEPARTMENT**

**DECLARED PROFIT RATES FOR THE MONTH OF JUNE 2017**

Enclosed is a Circular received from Finance Department declaring profit rates on deposits for the month of June 2017.

For any queries regarding the subject matter please contact the Finance Department.

*Sd/-*

**Masroor Hussain Rao  
Chief Compliance Officer**



### TIFI-Young Saver Account

Tifi-Young Saver Account

Quarterly 3.9000%

### Senior Citizen Account

Rs 0 to 249,999

Monthly 3.1000%

Rs 250,000 to 999,999

Monthly 3.8500%

Rs 1,000,000 to 4,999,999

Monthly 4.4000%

Rs 5,000,000 to 9,999,999

Monthly 5.1000%

Rs 10,000,000 and above

Monthly 5.7500%

### Term Deposits

#### 1Month

0 to 4,999,999

At Maturity 3.4500%

5,000,000 to 9,999,999

At Maturity 3.5000%

10,000,000 to 14,999,999

At Maturity 3.5500%

15,000,000 to 24,999,999

At Maturity 3.6000%

25,000,000 to 49,999,999

At Maturity 3.8500%

50,000,000 to 99,999,999

At Maturity 4.1000%

100,000,000 to 199,999,999

At Maturity 4.2000%

200,000,000 to 499,999,999

At Maturity 4.3500%

500,000,000 to 999,999,999

At Maturity 4.8000%

1,000,000,000 to 1,499,999,999

At Maturity 4.9000%

1,500,000,000 and above

At Maturity 5.0000%

#### 3Months

0 to 4,999,999

At Maturity 4.2000%

5,000,000 to 9,999,999

At Maturity 4.3000%

10,000,000 to 14,999,999

At Maturity 4.4000%

15,000,000 to 49,999,999

At Maturity 4.5000%

50,000,000 to 99,999,999

At Maturity 5.0000%

100,000,000 to 199,999,999

At Maturity 5.5000%

200,000,000 to 499,999,999

At Maturity 5.6000%

500,000,000 to 999,999,999

At Maturity 5.6500%

1,000,000,000 to 1,499,999,999

At Maturity 5.7000%

1,500,000,000 and above

At Maturity 5.7000%

#### 6Months

0 to 4,999,999

At Maturity 4.4000%

5,000,000 to 9,999,999

At Maturity 4.5500%

10,000,000 to 14,999,999

At Maturity 4.6000%

15,000,000 to 49,999,999

At Maturity 4.7500%

50,000,000 to 99,999,999

At Maturity 4.9000%

100,000,000 to 199,999,999

At Maturity 5.1500%

200,000,000 to 499,999,999

At Maturity 5.3000%

500,000,000 to 999,999,999

At Maturity 5.3500%

1,000,000,000 to 1,499,999,999

At Maturity 4.8500%

1,500,000,000 and above

At Maturity 5.0000%

#### 1Year - Monthly

0 to 4,999,999

Monthly 5.0000%

5,000,000 to 9,999,999

Monthly 5.0500%

10,000,000 to 14,999,999

Monthly 5.1500%

15,000,000 to 29,999,999

Monthly 5.2000%

30,000,000 to 49,999,999

Monthly 5.2500%

50,000,000 to 99,999,999

Monthly 5.4000%

100,000,000 to 199,999,999

Monthly 5.6500%

200,000,000 to 499,999,999

Monthly 5.7000%

500,000,000 and above

Monthly 6.0000%

#### 1Year - Quarterly

0 to 4,999,999

Quarterly 5.0000%

5,000,000 to 9,999,999

Quarterly 5.0500%

10,000,000 to 14,999,999

Quarterly 5.1500%

15,000,000 to 49,999,999

Quarterly 5.2000%

50,000,000 to 99,999,999

Quarterly 5.4000%

100,000,000 to 199,999,999

Quarterly 5.5000%

200,000,000 to 499,999,999

Quarterly 5.6500%

500,000,000 and above

Quarterly 6.0000%

#### 1Year - Maturity

0 to 4,999,999

At Maturity 5.3500%

5,000,000 to 9,999,999

At Maturity 5.3500%

10,000,000 to 14,999,999

At Maturity 5.4000%

15,000,000 to 49,999,999

At Maturity 5.4000%

50,000,000 to 99,999,999

At Maturity 5.4000%

100,000,000 to 199,999,999

At Maturity 5.6500%

200,000,000 to 499,999,999

At Maturity 5.7500%

500,000,000 to 749,999,999

At Maturity 6.0000%

750,000,000 to 999,999,999

At Maturity 6.1500%

1000,000,000 & Above

At Maturity 6.2500%

#### 2Years

At Maturity 5.3500%

#### 3Years

Monthly 5.4000%

3Years	Quarterly	5.5000%
3Years	At Maturity	5.6500%
5Years	Monthly	6.0000%
5Years	Quarterly	6.2000%
5Years	At Maturity	6.4000%
<b>Term Deposits - FI's 1 Month</b>		
10,000,000 to 100,000,000	At Maturity	4.9000%
100,000,001 to 200,000,000	At Maturity	5.0000%
200,000,001 to 300,000,000	At Maturity	5.0500%
300,000,001 to 400,000,000	At Maturity	5.1000%
400,000,001 to 500,000,000	At Maturity	5.1500%
500,000,001 to 750,000,000	At Maturity	5.2000%
750,000,001 to 1000,000,000	At Maturity	5.2500%
1000,000,001 and above	At Maturity	5.3000%
<b>Term Deposits - FI's 3 Months</b>		
10,000,000 to 100,000,000	At Maturity	4.9000%
100,000,001 to 200,000,000	At Maturity	5.1500%
200,000,001 to 300,000,000	At Maturity	5.2000%
300,000,001 to 400,000,000	At Maturity	5.2500%
400,000,001 to 500,000,000	At Maturity	5.3000%
500,000,001 to 750,000,000	At Maturity	5.3500%
750,000,001 to 1000,000,000	At Maturity	5.4000%
1000,000,001 and above	At Maturity	5.4500%
<b>Mahana Amadnl Scheme</b>		
<b>1 year</b>		
0 to 9,999,999	Monthly	4.6000%
10,000,000 to 14,999,999	Monthly	4.7000%
15,000,000 to 49,999,999	Monthly	5.0000%
50,000,000 to 99,999,999	Monthly	5.1500%
100,000,000 to 199,999,999	Monthly	5.4000%
200,000,000 to 499,999,999	Monthly	5.6500%
500,000,000 and above	Monthly	5.8000%
<b>2 year</b>		
	Monthly	4.6000%
<b>3 year</b>		
	Monthly	4.7500%
<b>4 year</b>		
	Monthly	4.8000%
<b>5 year</b>		
	Monthly	4.8500%
<b>AMI Deposits</b>		
<b>3 Months</b>		
0 to 49,999	At Maturity	3.9000%
50,000 to 499,999	At Maturity	4.0000%
500,000 to 999,999	At Maturity	4.1500%
1,000,000 to 2,999,999	At Maturity	4.4000%
<b>6 Months</b>		
0 to 49,999	At Maturity	3.9000%
50,000 to 499,999	At Maturity	4.0500%
500,000 to 999,999	At Maturity	4.1500%
1,000,000 to 2,999,999	At Maturity	4.4500%
<b>1 Year</b>		
0 to 49,999	Six Monthly	4.4000%
50,000 to 499,999	Six Monthly	4.6500%
500,000 to 999,999	Six Monthly	4.9000%
1,000,000 to 2,999,999	Six Monthly	5.0000%
3,000,000 to 4,999,999	Six Monthly	5.1500%
5,000,000 to 9,999,999	Six Monthly	5.4000%
10,000,000 to 14,999,999	Six Monthly	5.6500%
<b>2 Years</b>		
	Six Monthly	4.4000%
<b>3 Years</b>		
	Six Monthly	4.6500%
<b>5 Years</b>		
	Six Monthly	4.9000%
<b>ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK</b>		
	Six monthly	7.3800%



**Ahmed Nasir**  
Manager Pool Management



**Mufii Abdullah Najeeb Ul Haq Siddiqui**  
Resident Shariah Board Member



**Tamim Shabbir**  
Chief Financial Officer

INST/2017/  
July \_\_, 2017

**PROFIT RATES JUNE 2017**  
GENERAL POOL 1  
FOREIGN CURRENCY

	Payment Frequency	Profit Rates
<b>Saving Account</b>		
USD	Six Monthly	0.0300%
GBP	Six Monthly	0.0100%
EURO	Six Monthly	0.0100%
USD 0 to 50,000	Monthly	0.0500%
USD 50,001 to 100,000	Monthly	0.1000%
USD 100,001 to 200,000	Monthly	0.1500%
USD 200,001 to 500,000	Monthly	0.2000%
USD 500,001 to 1,000,000	Monthly	0.2500%
USD 1,000,001 and above	Monthly	0.2000%
GBP Saving (Below £ 1,000/-)	Monthly	0.0100%
GBP Saving (Above £ 1,000/-)	Monthly	0.0300%
EURO Saving (Below € 1,000/-)	Monthly	0.0100%
EURO Saving (Above € 1,000/-)	Monthly	0.0200%
JPY Saving (Below ¥ 1,000/-)	Monthly	0.0100%
JPY Saving (Above ¥ 1,000/-)	Monthly	0.0200%
UAE Saving (Below AED 5,000/-)	Monthly	0.0100%
UAE Saving (Above AED 5,000/-)	Monthly	0.0200%
<b>Term Deposits [Other than FIs]</b>		
USD 1 Month 0 to 200,000	At Maturity	0.1000%
USD 1 Month 200,001 to 300,000	At Maturity	0.1500%
USD 1 Month 300,001 to 1,000,000	At Maturity	0.2000%
USD 1 Month 1,000,001 to 2,000,000	At Maturity	0.2500%
USD 1 Month 2,000,001 and above	At Maturity	0.3000%
USD 3 Months 0 to 250,000	At Maturity	0.5000%
USD 3 Months 250,001 to 300,000	At Maturity	1.0000%
USD 3 Months 300,001 to 500,000	At Maturity	1.5000%
USD 3 Months 500,001 and above	At Maturity	2.0000%
USD 6 Months 0 to 500,000	At Maturity	0.5000%
USD 6 Months 500,001 and above	At Maturity	2.2500%
USD 1 Year & above 0 to 200,000	At Maturity	0.6000%
USD 1 Year & above 200,001 to 300,000	At Maturity	1.2500%
USD 1 Year & above 300,001 to 500,000	At Maturity	2.0000%
USD 1 Year & above 500,001 and above	At Maturity	2.5000%
GBP 1 Month	At Maturity	0.0200%
GBP 3 Months	At Maturity	0.1000%
GBP 6 Months	At Maturity	0.1500%
GBP 1 Year & above	At Maturity	0.3000%
EURO 1 Month	At Maturity	0.0200%
EURO 3 Months	At Maturity	0.0500%
EURO 6 Months	At Maturity	0.0700%
EURO 1 Year & above	At Maturity	0.1000%
UAE Dirham 1 Month	At Maturity	0.0500%
UAE Dirham 3 Months	At Maturity	0.0500%
UAE Dirham 6 Months	At Maturity	0.0500%
UAE Dirham 1 Year & above	At Maturity	0.0500%
JPY 1 Month	At Maturity	0.0200%
JPY 3 Months	At Maturity	0.0200%
JPY 6 Months	At Maturity	0.0200%
JPY 1 Year & above	At Maturity	0.0200%



**Ahmed Nasir**  
Manager Pool Management



**Mufti Abdullah Najeeb-ul-Haq Siddiqui**  
Resident Shariah Board Member



**Tamim Shabbir**  
Chief Financial Officer

INST/2017/  
 July \_\_\_\_, 2017

**PROFIT RATES JUNE 2017**  
 GENERAL POOL 2 \* (FORMERLY BURJ BANK LTD)  
 LOCAL CURRENCY

	<u>Payment Frequency</u>	<u>Profit Rates</u>
<b>Minor Account</b>	Monthly	2.1500%
<b>Asaan Ac Savings</b>	Monthly	2.1500%
<b>LCY Savings - Monthly</b>		
0 to 4,999,999	Monthly	2.1500%
5,000,000 to 9,999,999	Monthly	2.1500%
10,000,000 to 14,999,999	Monthly	2.5495%
15,000,000 to 19,999,999	Monthly	2.7498%
20,000,000 to 29,999,999	Monthly	3.0492%
30,000,000 to 39,999,999	Monthly	3.5489%
40,000,000 to 49,999,999	Monthly	4.0500%
50,000,000 to 99,999,999	Monthly	4.4993%
100,000,000 and Above	Monthly	4.5994%
<b>LCY Savings - Half Yearly</b>		
0 to 4,999,999	Six Monthly	2.1500%
5,000,000 to 9,999,999	Six Monthly	2.1990%
10,000,000 to 14,999,999	Six Monthly	2.5996%
15,000,000 to 19,999,999	Six Monthly	2.7989%
20,000,000 to 29,999,999	Six Monthly	3.1000%
30,000,000 to 39,999,999	Six Monthly	3.6000%
40,000,000 to 49,999,999	Six Monthly	4.1000%
50,000,000 to 99,999,999	Six Monthly	4.5000%
100,000,000 and Above	Six Monthly	4.7500%
<b>LCY Smart Savings Deposit - Individual</b>		
0 to 49,999	Monthly	2.1500%
50,000 to 1,999,999	Monthly	2.6998%
2,000,000 to 4,999,999	Monthly	3.2495%
5,000,000 to 9,999,999	Monthly	3.6491%
10,000,000 and Above	Monthly	2.1500%
<b>LCY Smart Savings Deposit - Corporate</b>		
0 to 99,999	Monthly	2.1500%
100,000 to 999,999	Monthly	3.6991%
1,000,000 to 1,999,999	Monthly	4.1488%
2,000,000 to 4,999,999	Monthly	4.2489%
5,000,000 to 9,999,999	Monthly	4.3991%
10,000,000 and Above	Monthly	4.4993%
<b>Burj Mushahahrah Saving Account</b>	Monthly	2.3993%
<b>LCY Education Plan Deposits</b>	Monthly	2.3993%
<b>LCY Retirement Plan Deposits</b>	Monthly	2.4000%
<b>Burj Business Account</b>	Monthly	0.0010%
<b>Burj Tijarah Premium Account</b>	Monthly	0.0010%
<b>Burj Premium Saving Deposit - Corporate</b>	Monthly	4.9989%
<b>Term Deposits</b>		
<b>1 Month</b>		
0 to 999,999	Monthly	4.0486%
1,000,000 to 4,999,999	Monthly	4.4492%
5,000,000 to 9,999,999	Monthly	4.5994%
10,000,000 to 49,999,999	Monthly	4.6985%
50,000,000 to 99,999,999	Monthly	4.7986%
100,000,000 and Above	Monthly	4.9989%
<b>3 Months</b>	Monthly	4.8487%
<b>3 Months</b>	At Maturity	4.8988%
<b>6 Months</b>	Monthly	5.3985%
<b>6 Months</b>	Quarterly	5.4291%
<b>6 Months</b>	At Maturity	5.4986%
<b>1 Year</b>	Monthly	5.2983%
<b>1 Year</b>	Quarterly	5.3985%
<b>1 Year</b>	At Maturity	5.6488%
<b>2 Years</b>	Six Monthly	5.4000%
<b>2 Years</b>	At Maturity	5.5487%
<b>3 Years</b>	Six Monthly	5.7490%
<b>3 Years</b>	At Maturity	5.8491%
<b>5 Years</b>	Six Monthly	6.3488%
<b>5 Years</b>	At Maturity	6.3989%
<b>Burj Monthly Income Account</b>		
<b>3 Months</b>	Monthly	4.4992%
<b>6 Months</b>	Monthly	4.5994%
<b>9 Months</b>	Monthly	4.9000%

 Al Baraka Bank (Pakistan) Limited  
 Plot # 162, Bangalore Cooperative Housing Societies,  
 Block 7 & 8, Shahrah-e-Faisal Karachi, Pakistan.

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<b>1 Year</b>			
0 to 999,999	Monthly		4.8988%
1,000,000 to 4,999,999	Monthly		4.9489%
5,000,000 to 14,999,999	Monthly		5.0000%
15,000,000 to 29,999,999	Monthly		5.0500%
30,000,000 to 49,999,999	Monthly		5.1000%
50,000,000 to 99,999,999	Monthly		5.1500%
100,000,000 to 299,999,999	Monthly		5.1500%
300,000,000 and Above	Monthly		5.1500%
<b>3 Years</b>	Monthly		5.4986%
<b>5 Years</b>	Monthly		5.6989%
<b>Burj Super Saving Deposit - Retail</b>			
0 to 2,999,999	Monthly		2.1500%
3,000,000 to 4,999,999	Monthly		3.0993%
5,000,000 to 9,999,999	Monthly		3.2996%
10,000,000 to 14,999,999	Monthly		3.4488%
15,000,000 to 19,999,999	Monthly		3.6500%
20,000,000 to 29,999,999	Monthly		4.2500%
30,000,000 to 49,999,999	Monthly		4.3991%
50,000,000 to 99,999,999	Monthly		4.6000%
100,000,000 and Above	Monthly		4.6985%
<b>Burj Super Saving Deposit - Corporate</b>			
0 to 49,999,999	Monthly		4.7486%
50,000,000 to 99,999,999	Monthly		4.8487%
100,000,000 to 199,999,999	Monthly		4.9489%
200,000,000 to 299,999,999	Monthly		4.9989%
300,000,000 to 399,999,999	Monthly		4.8000%
400,000,000 to 499,999,999	Monthly		4.8000%
500,000,000 and Above	Monthly		4.8000%
<b>Burj Super Saving Deposit - FI</b>			
0 to 999,999	Monthly		2.6497%
1,000,000 to 24,999,999	Monthly		4.7000%
25,000,000 to 49,999,999	Monthly		4.8000%
50,000,000 to 99,999,999	Monthly		4.9000%
100,000,000 to 199,999,999	Monthly		5.0991%
200,000,000 and Above	Monthly		4.9500%
<b>TF Savings Monthly</b>			
0 to 4,999,999	Monthly		2.1500%
5,000,000 to 9,999,999	Monthly		2.1500%
10,000,000 to 14,999,999	Monthly		2.1500%
15,000,000 to 19,999,999	Monthly		2.1500%
20,000,000 to 29,999,999	Monthly		2.1500%
30,000,000 to 39,999,999	Monthly		2.5500%
40,000,000 to 49,999,999	Monthly		3.0500%
50,000,000 to 99,999,999	Monthly		3.6500%
100,000,000 and Above	Monthly		4.1500%
<b>TF TDR 1 Month</b>			
0 to 999,999	Monthly		3.1000%
1,000,000 to 4,999,999	Monthly		3.9000%
5,000,000 to 9,999,999	Monthly		4.0000%
10,000,000 to 49,999,999	Monthly		4.1000%
50,000,000 to 99,999,999	Monthly		4.3000%
100,000,000 and Above	Monthly		4.4000%
<b>Premium Term Deposits 1 Month</b>			
0 to 99,999,999	Monthly		5.0000%
100,000,000 and Above	Monthly		5.2000%
<b>Margin - Deposits</b>			
	Monthly		0.0031%

  
**Ahmed Nasir**  
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**PROFIT RATES JUNE 2017**  
GENERAL POOL 2 \* (FORMERLY BURJ BANK LTD)  
FOREIGN CURRENCY

	<u>Payment Frequency</u>	<u>Profit Rates</u>
<b>Saving Accounts</b>		
FCY Savings HY Non-Corporate	At Maturity	0.1001%
FCY Savings HY Corporate	At Maturity	0.1001%
<b>Term Deposits</b>		
<b>1 Month</b>	At Maturity	0.0500%
<b>3 Months</b>	At Maturity	0.4496%
<b>3 Months</b>		
0 to 999,999	At Maturity	0.5000%
1,000,000 and Above	At Maturity	0.9994%
<b>6 Months</b>	Quarterly	0.5498%
<b>6 Months</b>	At Maturity	0.6000%
<b>1 Year</b>	Quarterly	0.6499%
<b>1 Year</b>	At Maturity	0.9003%
<b>2 Years</b>	Quarterly	0.1455%
<b>2 Years</b>	At Maturity	0.1498%
<b>3 Years</b>	Quarterly	0.1551%
<b>3 Years</b>	At Maturity	0.1582%
<b>5 Years</b>	Quarterly	0.1636%
<b>5 Years</b>	At Maturity	0.1678%
<b>Premium Term Deposits 1 Month</b>	Monthly	1.0000%



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