



INST/2017/073

June 09, 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 May 2017**

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

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

*Sd/-*

**Masroor Hussain Rao**  
**Chief Compliance Officer**



**TiF-I-Young Saver Account**  
TiF-I-Young Saver Account

Quarterly 3.9000%

**Senior Citizen Account**

Rs 0 to 249,999  
Rs 250,000 to 999,999  
Rs 1,000,000 to 4,999,999  
Rs 5,000,000 to 9,999,999  
Rs 10,000,000 and above

Monthly 3.1000%  
Monthly 3.8500%  
Monthly 4.4000%  
Monthly 5.1000%  
Monthly 5.6500%

**Term Deposits**

**1Month**

0 to 4,999,999  
5,000,000 to 9,999,999  
10,000,000 to 14,999,999  
15,000,000 to 24,999,999  
25,000,000 to 49,999,999  
50,000,000 to 99,999,999  
100,000,000 to 199,999,999  
200,000,000 to 499,999,999  
500,000,000 to 999,999,999  
1,000,000,000 to 1,499,999,999  
1,500,000,000 and above

At Maturity 3.4500%  
At Maturity 3.5000%  
At Maturity 3.5500%  
At Maturity 3.6000%  
At Maturity 3.8500%  
At Maturity 4.1000%  
At Maturity 4.2000%  
At Maturity 4.3500%  
At Maturity 4.8000%  
At Maturity 4.9000%  
At Maturity 5.0000%

**3Months**

0 to 4,999,999  
5,000,000 to 9,999,999  
10,000,000 to 14,999,999  
15,000,000 to 49,999,999  
50,000,000 to 99,999,999  
100,000,000 to 199,999,999  
200,000,000 to 499,999,999  
500,000,000 to 999,999,999  
1,000,000,000 to 1,499,999,999  
1,500,000,000 and above

At Maturity 4.2000%  
At Maturity 4.3000%  
At Maturity 4.4000%  
At Maturity 4.5000%  
At Maturity 5.0000%  
At Maturity 5.5000%  
At Maturity 5.6000%  
At Maturity 5.6500%  
At Maturity 5.6500%  
At Maturity 5.6500%

**6Months**

0 to 4,999,999  
5,000,000 to 9,999,999  
10,000,000 to 14,999,999  
15,000,000 to 49,999,999  
50,000,000 to 99,999,999  
100,000,000 to 199,999,999  
200,000,000 to 499,999,999  
500,000,000 to 999,999,999  
1,000,000,000 to 1,499,999,999  
1,500,000,000 and above

At Maturity 4.4000%  
At Maturity 4.5500%  
At Maturity 4.6000%  
At Maturity 4.7500%  
At Maturity 4.9000%  
At Maturity 5.1500%  
At Maturity 5.3000%  
At Maturity 5.3500%  
At Maturity 4.8500%  
At Maturity 5.0000%

**1Year - Monthly**

0 to 4,999,999  
5,000,000 to 9,999,999  
10,000,000 to 14,999,999  
15,000,000 to 29,999,999  
30,000,000 to 49,999,999  
50,000,000 to 99,999,999  
100,000,000 to 199,999,999  
200,000,000 to 499,999,999  
500,000,000 and above

Monthly 5.0000%  
Monthly 5.0500%  
Monthly 5.1500%  
Monthly 5.2000%  
Monthly 5.2500%  
Monthly 5.4000%  
Monthly 5.6500%  
Monthly 5.7000%  
Monthly 5.8000%

**1Year - Quarterly**

0 to 4,999,999  
5,000,000 to 9,999,999  
10,000,000 to 14,999,999  
15,000,000 to 49,999,999  
50,000,000 to 99,999,999  
100,000,000 to 199,999,999  
200,000,000 to 499,999,999  
500,000,000 and above

Quarterly 5.0000%  
Quarterly 5.0500%  
Quarterly 5.1500%  
Quarterly 5.2000%  
Quarterly 5.4000%  
Quarterly 5.5000%  
Quarterly 5.6500%  
Quarterly 5.9000%

**1Year - Maturity**

0 to 4,999,999  
5,000,000 to 9,999,999  
10,000,000 to 14,999,999  
15,000,000 to 49,999,999  
50,000,000 to 99,999,999  
100,000,000 to 199,999,999  
200,000,000 to 499,999,999  
500,000,000 to 749,999,999  
750,000,000 to 999,999,999  
1000,000,000 & Above

At Maturity 5.3500%  
At Maturity 5.3500%  
At Maturity 5.4000%  
At Maturity 5.4000%  
At Maturity 5.4000%  
At Maturity 5.6500%  
At Maturity 5.7500%  
At Maturity 5.8500%  
At Maturity 5.9000%  
At Maturity 6.0000%

**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 Amadni 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>		
<b>3 year</b>		
<b>4 year</b>		
<b>5 year</b>		
<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>		
<b>3 Years</b>		
<b>5 Years</b>		
ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK	Six monthly	7.3800%



**Ahmed Nasir**  
Manager Pool Management



**Mufi Abdullah Najeab Ul Haq Siddiqui**  
Resident Shariah Board Member



**Tamim Shabbir**  
Chief Financial Officer



INST/2017/  
June\_\_\_\_, 2017

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

Saving Account	Payment Frequency	Profit Rates
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



**Mufi Abdullah Najeab UI Haq Siddiqui**  
Resident Shariah Board Member



**Tamim Shabbir**  
Chief Financial Officer

INST/2017/  
 June\_\_\_\_, 2017

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

	<u>Payment Frequency</u>	<u>Profit Rates</u>
<b>Minor Account</b>	Monthly	2.1504%
<b>Asaan Ac Savings</b>	Monthly	2.1504%
<b>LCY Savings - Monthly</b>		
0 to 4,999,999	Monthly	2.1504%
5,000,000 to 9,999,999	Monthly	2.1504%
10,000,000 to 14,999,999	Monthly	2.5501%
15,000,000 to 19,999,999	Monthly	2.7504%
20,000,000 to 29,999,999	Monthly	3.0499%
30,000,000 to 39,999,999	Monthly	3.5496%
40,000,000 to 49,999,999	Monthly	4.0500%
50,000,000 to 99,999,999	Monthly	4.5002%
100,000,000 and Above	Monthly	4.6003%
<b>LCY Savings - Half Yearly</b>		
0 to 4,999,999	Six Monthly	2.1504%
5,000,000 to 9,999,999	Six Monthly	2.1995%
10,000,000 to 14,999,999	Six Monthly	2.6001%
15,000,000 to 19,999,999	Six Monthly	2.7994%
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	2.1504%
50,000 to 1,999,999	Monthly	2.7003%
2,000,000 to 4,999,999	Monthly	3.2502%
5,000,000 to 9,999,999	Monthly	3.6498%
10,000,000 and Above	Monthly	2.1504%
<b>LCY Smart Savings Deposit - Corporate</b>		
0 to 99,999	Monthly	2.1504%
100,000 to 999,999	Monthly	3.6999%
1,000,000 to 1,999,999	Monthly	4.1496%
2,000,000 to 4,999,999	Monthly	4.2498%
5,000,000 to 9,999,999	Monthly	4.4000%
10,000,000 and Above	Monthly	4.5002%
<b>Burj Mushahahar Saving Account</b>	Monthly	2.3998%
<b>LCY Education Plan Deposits</b>	Monthly	2.3998%
<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	5.0000%
<b>Term Deposits</b>		
<b>1 Month</b>		
0 to 999,999	Monthly	4.0494%
1,000,000 to 4,999,999	Monthly	4.4501%
5,000,000 to 9,999,999	Monthly	4.6003%
10,000,000 to 49,999,999	Monthly	4.6995%
50,000,000 to 99,999,999	Monthly	4.7996%
100,000,000 and Above	Monthly	5.0000%
<b>3 Months</b>		
3 Months	Monthly	4.8497%
3 Months	At Maturity	4.8998%
<b>6 Months</b>		
6 Months	Monthly	5.3996%
6 Months	Quarterly	5.4303%
6 Months	At Maturity	5.4998%
<b>1 Year</b>		
1 Year	Monthly	5.2994%
1 Year	Quarterly	5.3996%
1 Year	At Maturity	5.6500%
<b>2 Years</b>		
2 Years	Six Monthly	5.4000%
2 Years	At Maturity	5.5498%
<b>3 Years</b>		
3 Years	Six Monthly	5.7502%
3 Years	At Maturity	5.8503%
<b>5 Years</b>		
5 Years	Six Monthly	6.3501%
5 Years	At Maturity	6.4002%
<b>Burj Monthly Income Account</b>		
3 Months	Monthly	4.5002%
6 Months	Monthly	4.6003%
9 Months	Monthly	4.9000%

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

 UAN : +92-21-111-113-442  
 tel: +92-21-3431-5851  
 fax: +92-21-3454-6465  
 www.albaraka.com.pk



<b>1 Year</b>			
0 to 999,999	Monthly		4.8998%
1,000,000 to 4,999,999	Monthly		4.9499%
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		5.4998%
<b>5 Years</b>	Monthly		5.7001%
<b>Burj Super Saving Deposit - Retail</b>			
0 to 2,999,999	Monthly		2.1504%
3,000,000 to 4,999,999	Monthly		3.0999%
5,000,000 to 9,999,999	Monthly		3.3003%
10,000,000 to 14,999,999	Monthly		3.4495%
15,000,000 to 19,999,999	Monthly		3.6498%
20,000,000 to 29,999,999	Monthly		4.2500%
30,000,000 to 49,999,999	Monthly		4.4000%
50,000,000 to 99,999,999	Monthly		4.6000%
100,000,000 and Above	Monthly		4.7000%
<b>Burj Super Saving Deposit - Corporate</b>			
0 to 49,999,999	Monthly		4.7496%
50,000,000 to 99,999,999	Monthly		4.8497%
100,000,000 to 199,999,999	Monthly		4.9500%
200,000,000 to 299,999,999	Monthly		5.0000%
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		2.6502%
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		5.1000%
200,000,000 and Above	Monthly		4.9499%
<b>TF Savings Monthly</b>			
0 to 4,999,999	Monthly		2.1504%
5,000,000 to 9,999,999	Monthly		2.1500%
10,000,000 to 14,999,999	Monthly		2.1504%
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		5.2003%
<b>Margin - Deposits</b>			
	Monthly		0.0031%



**Ahmed Nasir**  
Manager Pool Management



**Mufti Abdullah Najeem Ul Haq Siddiqi**  
Resident Shariah Board Member



**Tamim Shabbir**  
Chief Financial Officer

INST/2017/  
June\_\_\_\_, 2017

**PROFIT RATES MAY 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	0.1002%
FCY Savings HY Corporate		At Maturity	0.1002%
<b>Term Deposits</b>			
1 Month		At Maturity	0.0500%
3 Months		At Maturity	0.4497%
3 Months			
0 to 999,999		At Maturity	0.5000%
1,000,000 and Above		At Maturity	0.9996%
6 Months		Quarterly	0.5499%
6 Months		At Maturity	0.6000%
1 Year		Quarterly	0.6500%
1 Year		At Maturity	0.9004%
2 Years		Quarterly	0.1455%
2 Years		At Maturity	0.1498%
3 Years		Quarterly	0.1551%
3 Years		At Maturity	0.1582%
5 Years		Quarterly	0.1636%
5 Years		At Maturity	0.1678%
Premium Term Deposits 1 Month		Monthly	1.0000%



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Resident Shariah Board Member



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