



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%
Term Deposits - FI's 1 Month		
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%
Term Deposits - FI's 3 Months		
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%
Mahana Amadni Scheme		
1 year		
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%
2 year		
3 year		
4 year		
5 year		
AMI Deposits		
3 Months		
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%
6 Months		
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%
1 Year		
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%
2 Years		
3 Years		
5 Years		
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%
Term Deposits [Other than FIs]		
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>
Minor Account	Monthly	2.1504%
Asaan Ac Savings	Monthly	2.1504%
LCY Savings - Monthly		
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%
LCY Savings - Half Yearly		
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%
LCY Smart Savings Deposit - Individual		
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%
LCY Smart Savings Deposit - Corporate		
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%
Burj Mushahahar Saving Account	Monthly	2.3998%
LCY Education Plan Deposits	Monthly	2.3998%
LCY Retirement Plan Deposits	Monthly	2.4000%
Burj Business Account	Monthly	0.0010%
Burj Tijarah Premium Account	Monthly	0.0010%
Burj Premium Saving Deposit - Corporate	Monthly	5.0000%
Term Deposits		
1 Month		
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%
3 Months		
3 Months	Monthly	4.8497%
3 Months	At Maturity	4.8998%
6 Months		
6 Months	Monthly	5.3996%
6 Months	Quarterly	5.4303%
6 Months	At Maturity	5.4998%
1 Year		
1 Year	Monthly	5.2994%
1 Year	Quarterly	5.3996%
1 Year	At Maturity	5.6500%
2 Years		
2 Years	Six Monthly	5.4000%
2 Years	At Maturity	5.5498%
3 Years		
3 Years	Six Monthly	5.7502%
3 Years	At Maturity	5.8503%
5 Years		
5 Years	Six Monthly	6.3501%
5 Years	At Maturity	6.4002%
Burj Monthly Income Account		
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.

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1 Year			
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%
3 Years	Monthly		5.4998%
5 Years	Monthly		5.7001%
Burj Super Saving Deposit - Retail			
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%
Burj Super Saving Deposit - Corporate			
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%
Burj Super Saving Deposit - FI			
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%
TF Savings Monthly			
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%
TF TDR 1 Month			
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%
Premium Term Deposits 1 Month			
0 to 99,999,999	Monthly		5.0000%
100,000,000 and Above	Monthly		5.2003%
Margin - Deposits			
	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>
Saving Accounts			
FCY Savings HY Non-Corporate		At Maturity	0.1002%
FCY Savings HY Corporate		At Maturity	0.1002%
Term Deposits			
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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Chief Financial Officer