



INST/2019/025

April 05, 2019

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

DECLARED PROFIT RATES FOR THE MONTH OF MARCH 2019

Enclosed is a Circular received from Finance Department declaring profit rates on deposits for the month of MARCH 2019.

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

Sd/-

Masroor Hussain Rao
Chief Compliance Officer

Al Baraka Bank Pakistan Limited (ABPL)

PROFIT RATES FOR THE MONTH MARCH 2019

Saving / Asaan Saving Account	
Profit Calculated on MAB	4.25%
Monthly Payout	

Tif'l - Young Saver Account	
Profit Calculated on DB	4.75%
Quarterly Payout	

Business Plus	
Profit Calculated on MAB	0.07%
Monthly Payout	

Shafaqat Account	
Less than 25K	4.25%
25K - 499.99K	5.00%
500K - 999.99K	5.50%
1M - 4.99M	6.50%
5M - 9.99M	7.25%
10M - 24.99M	7.50%
25M - 49.99M	7.75%
50M - 99.99M	8.00%
Above 100M	8.00%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout				
Slab	1 Year	3 Year	5 Year	
Less than 5M	7.00%	8.50%	8.75%	
5M - 9.99M	7.25%	8.75%	9.00%	
10M - 24.99M	7.50%	9.00%	9.25%	
25M - 49.99M	7.75%	9.15%	9.40%	
50M - 99.99M	8.00%	9.30%	9.50%	
100M - 249.99M	8.25%	9.40%	9.65%	
Above 250M	8.50%	9.50%	9.80%	

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	7.00%	8.00%	8.25%	8.30%	8.50%
250K - 499.99K	7.15%	8.15%	8.40%	8.50%	8.70%
500K - 999.99K	7.30%	8.30%	8.60%	8.70%	8.90%
1M - 4.99M	7.50%	8.50%	8.75%	8.90%	9.10%
5M - 9.99M	7.70%	8.70%	8.90%	9.10%	9.30%
10M - 49.99M	7.85%	8.85%	9.10%	9.30%	9.50%
Above 50M	8.00%	9.00%	9.25%	9.50%	9.60%

Monthly Income	
3 Months	6.00%
6 Months	6.25%

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	4.50%	6.00%	6.25%	7.50%	8.00%	8.75%	9.00%
5M - 9.99M	4.75%	6.50%	6.75%	7.75%	8.25%	9.00%	9.15%
10M - 24.99M	5.00%	6.75%	7.00%	8.00%	8.50%	9.15%	9.30%
25M - 49.99M	5.25%	7.00%	7.25%	8.50%	8.75%	9.30%	9.50%
50M - 99.99M	5.50%	7.25%	7.50%	8.75%	9.00%	9.45%	9.75%
100M - 249.99M	7.00%	8.00%	8.25%	9.00%	9.25%	9.60%	9.85%
Above 250M	7.25%	8.25%	8.50%	9.25%	9.50%	9.75%	10.00%

FCY Term Deposit					
Tenure	1 Month	3 Months	6 Months	1 Year	
Profit Payment	Maturity	Maturity	Maturity	Maturity	
USD Less than 25K	0.75%	1.00%	1.25%	1.50%	
USD 25K - 99.99K	1.00%	1.25%	1.50%	2.00%	
USD 100K - 499.99K	1.25%	1.50%	1.75%	2.50%	
USD Above 500K	1.50%	3.00%	3.00%	3.00%	
GBP	0.02%	0.10%	0.50%	0.75%	
EURO	0.02%	0.05%	0.50%	0.75%	
AED	0.15%	0.25%	0.50%	0.75%	

Incentive Account	
Less than 100K	4.25%
100K - 9.99M	5.00%
10M - 49.99M	5.50%
50M - 99.99M	6.25%
100M - 399.99M	7.20%
Above 400M	8.00%
Profit Calculated on DB	
Monthly Payout	

Mahana Barkah Account	
Less than 10K	4.25%
10K - 49.99K	4.50%
50K - 249.99K	4.75%
250K - 499.99K	5.00%
500K - 999.99K	5.75%
1M - 4.99M	6.00%
5M - 9.99M	6.25%
Above 10M	6.25%
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	4.25%
1M - 9.99M	4.50%
10M - 24.99M	4.75%
25M - 49.99M	5.00%
50M - 99.99M	5.50%
100M - 249.99M	5.75%
250M - 499.99M	6.00%
Above 500M	6.25%
Profit Calculated on DB	
Monthly Payout	

Khazana Account	
Less than 250K	4.25%
250K - 999.99K	4.50%
1M - 9.99M	4.75%
10M - 24.99M	5.00%
25M - 49.99M	5.50%
50M - 99.99M	5.75%
100M - 249.99M	6.00%
250M - 499.99M	6.25%
Above 500M	7.25%
Profit Calculated on MAB	
Monthly Payout	

Special Category (HY Payout)	
Tier II Sukuk 1st Issue	9.75%
Tier II Sukuk 2nd Issue	11.61%
Tier I Capital	13.76%

Term Deposit - 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	7.25%	7.35%	7.50%
10.01M - 25M	7.50%	7.75%	8.00%

Islamic Institution Deposit	
Till 50M	4.25%
50M - 100M	9.00%
100.01M - 500M	10.10%
500.01M - 1.5B	10.15%
1.501B - 2.5B	10.20%
Above 2.5B	10.60%
Profit Calculated on DB	
Monthly Payout	

FCY Saving Account	
USD	0.75%
GBP	0.25%
Euro	0.05%
JPY	0.02%
AED	0.05%
Profit Calculated on MAB	
Monthly Payout	



Ahmed Nasir
Manager - Pool Management



Tamim Shabbir
Chief Financial Officer



Mufti Abdullah Najeeb UI Haq Siddiqui
Resident Shariah Board Member

5-04-2019

DB: Daily Balance

MAB: Monthly Average Balance