



INST/2019/043

June 13, 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 MAY 2019

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

Saving / Asaan Saving Account	
Profit Calculated on MAB	4.75%
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	5.25%
Quarterly Payout	

Shafaqat Account	
Less than 25K	4.75%
25K - 499.99K	5.25%
500K - 999.99K	5.75%
1M - 4.99M	6.75%
5M - 9.99M	7.50%
10M - 24.99M	7.75%
25M - 49.99M	8.00%
50M - 99.99M	8.25%
Above 100M	8.25%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout				
Slab	1 Year	3 Year	5 Year	
Less than 5M	7.25%	8.75%	9.00%	
5M - 9.99M	7.50%	9.00%	9.25%	
10M - 24.99M	7.75%	9.25%	9.50%	
25M - 49.99M	8.00%	9.40%	9.65%	
50M - 99.99M	8.25%	9.55%	9.75%	
100M - 249.99M	8.50%	9.65%	9.90%	
250M - 499.99M	8.75%	9.75%	10.05%	
500M - 999.99M	11.20%	11.25%	11.30%	
Above 1 Billion	11.30%	11.35%	11.40%	

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	7.25%	8.25%	8.50%	8.55%	8.75%
250K - 499.99K	7.40%	8.40%	8.65%	8.75%	8.95%
500K - 999.99K	7.55%	8.55%	8.85%	8.95%	9.15%
1M - 4.99M	7.75%	8.75%	9.00%	9.15%	9.35%
5M - 9.99M	7.95%	8.95%	9.15%	9.35%	9.55%
10M - 49.99M	8.10%	9.10%	9.35%	9.55%	9.75%
Above 50M	8.25%	9.25%	9.50%	9.75%	9.85%

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	4.75%	6.25%	6.50%	7.75%	8.25%	9.00%	9.25%
5M - 9.99M	5.00%	6.75%	7.00%	8.00%	8.50%	9.25%	9.40%
10M - 24.99M	5.25%	7.00%	7.25%	8.25%	8.75%	9.40%	9.55%
25M - 49.99M	5.50%	7.25%	7.50%	8.75%	9.00%	9.55%	9.75%
50M - 99.99M	5.75%	7.50%	7.75%	9.00%	9.25%	9.70%	10.00%
100M - 249.99M	7.25%	8.25%	8.50%	9.25%	9.50%	9.85%	10.10%
250M - 499.99M	7.50%	8.25%	8.75%	9.50%	9.75%	10.00%	10.25%
500M - 999.99M	9.80%	10.50%	10.85%	11.25%	11.30%	11.35%	11.40%
Above 1 Billion	9.90%	10.75%	10.95%	11.35%	11.40%	11.45%	11.50%

Mahana Barkah Account	
Less than 10K	4.75%
10K - 49.99K	4.75%
50K - 249.99K	5.00%
250K - 499.99K	5.25%
500K - 999.99K	6.00%
1M - 4.99M	6.25%
5M - 9.99M	6.50%
Above 10M	6.75%
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	4.75%
1M - 9.99M	4.75%
10M - 24.99M	5.00%
25M - 49.99M	5.50%
50M - 99.99M	5.75%
100M - 249.99M	6.25%
250M - 499.99M	6.75%
Above 500M	7.25%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	7.50%	7.60%	7.75%
10.01M - 25M	7.75%	8.00%	8.25%

Monthly Income	
3 Months	6.25%
6 Months	6.50%

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	10.25%	10.50%
Above 10M	10.50%	10.75%

Business Plus	
Profit Calculated on MAB	0.07%
Monthly Payout	

Khazana Account	
Less than 250K	4.75%
250K - 999.99K	4.75%
1M - 9.99M	5.00%
10M - 24.99M	5.25%
25M - 49.99M	5.75%
50M - 99.99M	6.00%
100M - 249.99M	6.25%
250M - 499.99M	7.75%
Above 500M	8.25%
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	4.75%
50M - 100M	9.75%
100.01M - 500M	10.50%
500.01M - 1.5B	10.70%
1.501B - 2.5B	10.65%
Above 2.5B	11.00%
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	12.26%
Tier II Sukuk 2nd Issue	11.61%
Tier I Capital	13.76%

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

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%

DB: Daily Balance

MAB: Monthly Average Balance

Ahmed Nasir
Manager - Pool Management

Tamim Shabbir
Chief Financial Officer

Mufti Abdullah Najeab UI Haq Siddiqui
Resident Shariah Board Member