

INST/2023/
DEC 05, 2023



Al Baraka Bank Pakistan Limited (ABPL)

PROFIT RATES FOR THE MONTH NOV 2023

Saving Account	
Profit Calculated on MAB	6.75%
Monthly Payout	

Asaan Saving Account	
Profit Calculated on MAB	8.00%
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	8.00%
Quarterly Payout	

Shafqaat Account	
Below 9999.99	6.75%
10K - 499.99K	7.75%
500K - 999.99K	7.95%
1M - 4.99M	8.15%
5M - 9.99M	8.35%
10M - 24.99M	10.00%
Above 25M	10.00%
Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	6.75%
5K - 99.99K	9.25%
100K - 10M	9.50%
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	11.50%
2 Years	11.75%
3 Years	12.30%
5 Years	13.50%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	17.00%
3 Years	12.00%
5 Years	13.00%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	11.00%
2 Years	11.50%
3 Years	12.00%
4 Years	12.25%
5 Years	13.00%
Monthly Payout	

Mahana Amdani Shafqaat (1 Years)	
Slab	Monthly
100K - 499K	18.50%
500K - 10M	18.50%

Mahana Amdani Shafqaat (3 Years)	
Above 500,000	14.00%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	11.25%
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Asaan Digital Saving	
Profit Calculated on MAB	7.25%
Monthly Payout	

Freelancer Digital Saving -PKR	
Profit Calculated on MAB	7.25%
Monthly Payout	

Mahana Barkah Account	
Below 9999.99	6.75%
10K - 499.99K	7.50%
500K - 999.99K	7.70%
1M - 4.99M	8.30%
5M - 9.99M	8.30%
10M - 24.99M	8.30%
Above 25M	9.00%
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Below 9.99M	6.75%
10M - 99.99M	7.25%
100M - 499.99M	8.00%
Above 500M	9.00%
Profit Calculated on DB	
Monthly Payout	

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	10.25%	NA	NA
Above 500K	10.75%		
100K - 499.99K	NA	13.00%	13.50%
Above 500K		13.75%	14.25%
	Maturity	Monthly	

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & Above	14.00%	14.50%

Term Deposit - Maturity				
Slab	1 Month	3 Months	6 Months	
Below 49.99M	9.00%	9.25%	9.50%	
50M - 99.99M	9.25%	9.75%	10.00%	
100M - 249.99M	9.50%	10.00%	10.25%	
250M - 499.99M	10.25%	10.75%	11.00%	
500M - 999.99M	10.50%	10.75%	11.00%	
Above 1B	10.55%	10.75%	11.00%	

FCY Term Deposit				
Tenure	1 Month	3 Month	6 Months	1 Year
Payment	Maturity	Maturity	Maturity	Maturity
GBP	0.15%	0.15%	0.15%	0.15%
EURO	0.15%	0.15%	0.15%	0.15%
AED	0.15%	0.15%	0.15%	0.15%

FCY Term Deposit				
Tenure	1 Month	3 Month	6 Months	1 Year
Payment	Maturity	Maturity	Maturity	Maturity
USD < 1M	0.25%	0.35%	0.40%	0.45%
USD > 1M	0.25%	0.35%	0.40%	0.75%

Asaan Digital Remittance Saving	
Profit Calculated on MAB	7.25%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	14.00%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	15.00%
Monthly Payout	

Khazana Account	
Below 9.99M	6.75%
10M - 99.99M	6.75%
100M - 499.99M	8.00%
Above 500M	9.50%
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Below 50M	6.75%
50M - 100M	6.80%
100M - 500M	8.15%
500M - 1.5B	8.20%
1.5B - 2.5B	8.25%
Above 2.5B	8.35%
Profit Calculated on DB	
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.07%
Monthly Payout	

Al Baraka Consumer Business Partner Account	
Profit Calculated on MAB	0.07%
Monthly Payout	

FCY Saving Account	
Freelancer Digital	0.15%
USD	0.15%
GBP	0.15%
Euro	0.15%
JPY	0.15%
AED	0.15%
Profit Calculated on MAB	
Monthly Payout	

Other Catagories	
Tier II Sukuk 2nd	23.91%
Tier II Sukuk 3rd	23.65%
ADT-I Capital	19.85%
ITERF	1.00%
IFRE	2.00%