



INST/2019/058

July 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 JUNE 2019**

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

Saving / Asaan Saving Account	
Profit Calculated on MAB	5.50%
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	6.00%
Quarterly Payout	

Shafqaat Account	
Less than 25K	5.50%
25K - 499.99K	6.00%
500K - 999.99K	6.50%
1M - 4.99M	7.50%
5M - 9.99M	8.25%
10M - 24.99M	8.50%
25M - 49.99M	8.75%
50M - 99.99M	9.00%
Above 100M	9.00%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout				
Slab	1 Year	3 Year	5 Year	
Less than 5M	7.50%	9.50%	9.75%	
5M - 9.99M	7.75%	9.75%	10.00%	
10M - 24.99M	8.00%	10.00%	10.25%	
25M - 49.99M	8.25%	10.15%	10.40%	
50M - 99.99M	8.50%	10.30%	10.50%	
100M - 249.99M	8.75%	10.40%	10.65%	
250M - 499.99M	9.25%	10.50%	10.80%	
500M - 999.99M	11.70%	12.00%	12.05%	
Above 1 Billion	11.80%	12.10%	12.15%	

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	8.00%	9.00%	9.25%	9.30%	9.50%
250K - 499.99K	8.15%	9.15%	9.40%	9.50%	9.70%
500K - 999.99K	8.30%	9.30%	9.55%	9.70%	9.90%
1M - 4.99M	8.50%	9.45%	9.70%	9.90%	10.10%
5M - 9.99M	8.65%	9.65%	9.90%	10.10%	10.30%
10M - 49.99M	8.70%	9.70%	10.10%	10.30%	10.50%
Above 50M	8.75%	10.00%	10.25%	10.50%	10.70%

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	5.50%	7.00%	7.25%	8.25%	9.00%	9.75%	10.00%
5M - 9.99M	5.75%	7.50%	7.75%	8.50%	9.25%	10.00%	10.15%
10M - 24.99M	5.90%	7.60%	7.90%	8.75%	9.50%	10.15%	10.30%
25M - 49.99M	6.00%	7.75%	8.00%	9.25%	9.75%	10.30%	10.50%
50M - 99.99M	6.25%	8.00%	8.25%	9.50%	10.00%	10.45%	10.75%
100M - 249.99M	7.75%	8.50%	9.00%	9.75%	10.25%	10.60%	10.85%
250M - 499.99M	8.00%	8.75%	9.25%	10.00%	10.50%	10.75%	11.00%
500M - 999.99M	10.30%	11.00%	11.35%	11.75%	12.05%	12.10%	12.15%
Above 1 Billion	10.40%	11.25%	11.45%	11.85%	12.15%	12.20%	12.25%

Mahana Barkah Account	
Less than 10K	5.50%
10K - 49.99K	5.55%
50K - 249.99K	5.75%
250K - 499.99K	6.00%
500K - 999.99K	6.65%
1M - 4.99M	6.90%
5M - 9.99M	7.15%
Above 10M	7.40%
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	5.50%
1M - 9.99M	5.55%
10M - 24.99M	5.75%
25M - 49.99M	6.00%
50M - 99.99M	6.25%
100M - 249.99M	6.75%
250M - 499.99M	7.25%
Above 500M	7.75%
Profit Calculated on DB	
Monthly Payout	

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	13.00%

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	11.50%
Above 10M	11.75%

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	10.25%	12.00%
Above 10M	10.50%	12.25%

Monthly Income (Discontinued)	
3 Months	6.25%
6 Months	6.50%

Business Plus	
Profit Calculated on MAB	0.07%
Monthly Payout	

Khazana Account	
Less than 250K	5.50%
250K - 999.99K	5.55%
1M - 9.99M	5.75%
10M - 24.99M	6.00%
25M - 49.99M	6.25%
50M - 99.99M	6.50%
100M - 249.99M	6.60%
250M - 499.99M	8.25%
Above 500M	8.75%
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	5.50%
50M - 100M	11.00%
100.01M - 500M	12.10%
500.01M - 1.5B	12.15%
1.501B - 2.5B	12.20%
Above 2.5B	12.30%
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%

1 Year Term Deposit - 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	7.75%	8.00%	8.25%
10.01M - 25M	8.00%	8.25%	8.50%

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%	

Ahmed Nasir  
Manager - Pool Management

Tamim Shabbir  
Chief Financial Officer

Mufti Abdullah Najeeb Ul Haq Siddiqui  
Resident Shariah Board Member

DB: Daily Balance

MAB: Monthly Average Balance