

INST/2016/ 143  
December 05 2016

PROFIT RATES NOVEMBER 2016		
GENERAL POOL 1		
LOCAL CURRENCY		

	Payment Frequency	Profit Rates
Saving Accounts	Six monthly	2.4500%
Albaraka Business Plus	Monthly	0.0700%
Saving Accounts	Monthly	2.4000%
Asaan Saving Deposit Account	Monthly	2.4000%

**Mudaraba Premium Plus - for individuals**

0 to 999,999	Monthly	2.4000%
1,000,000 to 4,999,999	Monthly	2.5500%
5,000,000 to 9,999,999	Monthly	2.7000%
10,000,000 to 24,999,999	Monthly	2.8000%
25,000,000 to 49,999,999	Monthly	2.9500%
50,000,000 to 99,999,999	Monthly	3.0000%
100,000,000 to 149,999,999	Monthly	3.0500%
150,000,000 to 199,999,999	Monthly	3.1500%
200,000,000 to 249,999,999	Monthly	3.4000%
250,000,000 to 499,999,999	Monthly	3.9000%
500,000,000 and above	Monthly	4.6500%

**Mudaraba Premium Plus - for Business / Corporate**

0 to 9,999,999	Monthly	2.4000%
10,000,000 to 29,999,999	Monthly	2.8000%
30,000,000 to 49,999,999	Monthly	2.9000%
50,000,000 to 149,999,999	Monthly	3.0000%
150,000,000 to 249,999,999	Monthly	3.0500%
250,000,000 to 299,999,999	Monthly	3.3500%
300,000,000 to 399,999,999	Monthly	3.8000%
400,000,000 to 499,999,999	Monthly	5.4500%
500,000,000 to 749,999,999	Monthly	5.7500%
750,000,000 to 999,999,999	Monthly	5.9000%
1,000,000,000 and above	Monthly	6.0000%

**Halal Munafa Account**

On First 500,000	Monthly	2.4000%
On Next 4,500,000	Monthly	4.1500%
On Next 5,000,000	Monthly	4.8000%
On Next 10,000,000	Monthly	5.1500%
On Next 30,000,000	Monthly	5.5000%
On Amount above 50,000,000	Monthly	2.4000%

**Incentive Accounts**

0 to 99,999	Monthly	2.4000%
100,000 to 9,999,999	Monthly	2.9000%
10,000,000 to 49,999,999	Monthly	3.4000%
50,000,000 to 99,999,999	Monthly	4.8000%
100,000,000 to 399,999,999	Monthly	5.6000%
400,000,000 and above	Monthly	5.8500%

#### Khazana Account

0 to 249,999	Monthly / Quarterly	2.4000%
250,000 to 4,999,999	Monthly / Quarterly	2.7000%
5,000,000 to 9,999,999	Monthly / Quarterly	2.8500%
10,000,000 to 24,999,999	Monthly / Quarterly	2.9000%
25,000,000 to 49,999,999	Monthly / Quarterly	3.1000%
50,000,000 to 99,999,999	Monthly / Quarterly	3.3000%
100,000,000 to 249,999,999	Monthly / Quarterly	3.8000%
250,000,000 to 299,999,999	Monthly / Quarterly	4.3500%
300,000,000 to 399,999,999	Monthly / Quarterly	4.8500%
400,000,000 to 499,999,999	Monthly / Quarterly	5.4500%
500,000,000 to 749,999,999	Monthly / Quarterly	5.6500%
750,000,000 and above	Monthly / Quarterly	6.0000%

#### Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	2.4000%
10,000,001 to 100,000,000	Monthly	3.9000%
100,000,001 to 200,000,000	Monthly	4.1500%
200,000,001 to 300,000,000	Monthly	4.6500%
300,000,001 to 400,000,000	Monthly	4.9000%
400,000,001 to 500,000,000	Monthly	5.0000%
500,000,001 to 750,000,000	Monthly	5.7000%
750,000,001 to 1000,000,000	Monthly	5.0500%
1000,000,001 and above	Monthly	5.1000%

#### Mahana Barkah Account

On First 10,000	Monthly	2.4000%
On Next 4,990,000	Monthly	4.7000%
On Amount above 5,000,000	Monthly	2.4000%

#### Tifl-Young Saver Account

Tifl-Young Saver Account	Quarterly	3.9000%
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#### Senior Citizen Account

Rs 0 to 249,999	Monthly	3.1000%
Rs 250,000 to 999,999	Monthly	3.8500%
Rs 1,000,000 to 4,999,999	Monthly	4.4000%
Rs 5,000,000 to 9,999,999	Monthly	4.9000%
Rs 10,000,000 and above	Monthly	5.5000%

#### Term Deposits

<b>1Month</b>		
0 to 4,999,999	At Maturity	3.4000%
5,000,000 to 9,999,999	At Maturity	3.4000%
10,000,000 to 14,999,999	At Maturity	3.9000%
15,000,000 to 24,999,999	At Maturity	4.1500%
25,000,000 to 49,999,999	At Maturity	4.4000%
50,000,000 to 99,999,999	At Maturity	4.5500%
100,000,000 to 199,999,999	At Maturity	4.8000%
200,000,000 to 499,999,999	At Maturity	5.4000%
500,000,000 to 999,999,999	At Maturity	5.4500%
1,000,000,000 to 1,499,999,999	At Maturity	5.5000%
1,500,000,000 and above	At Maturity	5.5500%

<b>3Months</b>		
0 to 4,999,999	At Maturity	4.2000%
5,000,000 to 9,999,999	At Maturity	4.3000%
10,000,000 to 14,999,999	At Maturity	4.4000%
15,000,000 to 49,999,999	At Maturity	4.5000%
50,000,000 to 99,999,999	At Maturity	4.7000%
100,000,000 to 199,999,999	At Maturity	6.1500%
200,000,000 to 499,999,999	At Maturity	6.3000%
500,000,000 to 999,999,999	At Maturity	6.3500%
1,000,000,000 to 1,499,999,999	At Maturity	6.9700%
1,500,000,000 and above	At Maturity	5.6000%
<b>6Months</b>		
0 to 4,999,999	At Maturity	4.4000%
5,000,000 to 9,999,999	At Maturity	4.5500%
10,000,000 to 14,999,999	At Maturity	4.6000%
15,000,000 to 49,999,999	At Maturity	4.7500%
50,000,000 to 99,999,999	At Maturity	4.9000%
100,000,000 to 199,999,999	At Maturity	5.1500%
200,000,000 to 499,999,999	At Maturity	5.4000%
500,000,000 to 999,999,999	At Maturity	5.6500%
1,000,000,000 to 1,499,999,999	At Maturity	5.6000%
1,500,000,000 and above	At Maturity	5.7500%
<b>1Year - Monthly</b>		
0 to 4,999,999	Monthly	5.0000%
5,000,000 to 9,999,999	Monthly	5.0500%
10,000,000 to 14,999,999	Monthly	5.1500%
15,000,000 to 29,999,999	Monthly	5.2000%
30,000,000 to 49,999,999	Monthly	5.2500%
50,000,000 to 99,999,999	Monthly	5.4000%
100,000,000 to 199,999,999	Monthly	5.6500%
200,000,000 to 499,999,999	Monthly	5.7500%
500,000,000 and above	Monthly	5.9000%
<b>1Year - Quarterly</b>		
0 to 4,999,999	Quarterly	5.0000%
5,000,000 to 9,999,999	Quarterly	5.0500%
10,000,000 to 14,999,999	Quarterly	5.1500%
15,000,000 to 49,999,999	Quarterly	5.2000%
50,000,000 to 99,999,999	Quarterly	5.4000%
100,000,000 to 199,999,999	Quarterly	5.5000%
200,000,000 to 499,999,999	Quarterly	5.6500%
500,000,000 and above	Quarterly	6.0000%
<b>1Year - Maturity</b>		
0 to 4,999,999	At Maturity	5.3500%
5,000,000 to 9,999,999	At Maturity	5.3500%
10,000,000 to 14,999,999	At Maturity	5.4000%
15,000,000 to 49,999,999	At Maturity	5.4000%
50,000,000 to 99,999,999	At Maturity	5.4000%
100,000,000 to 199,999,999	At Maturity	5.6500%
200,000,000 to 499,999,999	At Maturity	5.7500%
500,000,000 to 749,999,999	At Maturity	5.9000%
750,000,000 to 999,999,999	At Maturity	6.0000%
1000,000,000 & Above	At Maturity	6.1500%

2Years	At Maturity	5.3500%
3Years	Monthly	5.4000%
3Years	Quarterly	5.5000%
3Years	At Maturity	5.6500%
5Years	Monthly	5.7500%
5Years	Quarterly	5.9000%
5Years	At Maturity	6.0000%

#### Term Deposits - FI's

<b>1Month</b>		
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%
<b>3Months</b>		
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

<b>1 year</b>		
0 to 9,999,999	Monthly	4.7500%
10,000,000 to 14,999,999	Monthly	5.0000%
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	5.9000%
<b>2 year</b>	Monthly	4.7500%
<b>3 year</b>	Monthly	4.9000%
<b>4 year</b>	Monthly	4.9500%
<b>5 year</b>	Monthly	5.0000%

#### AMI Deposits

<b>3 Months</b>		
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%

<b>6 Months</b>		
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%
<b>1 Year</b>		
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%
<b>2 Years</b>	Six Monthly	4.4000%
<b>3 Years</b>	Six Monthly	4.6500%
<b>5 Years</b>	Six Monthly	4.9000%
<b>ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK</b>	Six monthly	7.3000%



**Ahmed Nasir**  
Manager Pool Management



**Tamim Shabbir**  
Chief Financial Officer



**Mufi Abdullah Najeab Ul Haq Siddiqui**  
Resident Shariah Board Member

INST/2016/ 143  
December 05, 2016

PROFIT RATES NOVEMBER 2016		
GENERAL POOL 1		
FOREIGN CURRENCY		

Saving Account- Six Monthly	Payment Frequency	Profit Rates
	USD	Six Monthly
GBP	Six Monthly	0.0100%
EURO	Six Monthly	0.0100%

#### Saving Account

USD 0 to 50,000	Monthly	0.1000%
USD 50,001 to 100,000	Monthly	0.1500%
USD 100,001 to 200,000	Monthly	0.2000%
USD 200,001 to 500,000	Monthly	0.2500%
USD 500,001 to 1,000,000	Monthly	0.3000%
USD 1,000,001 and above	Monthly	0.6000%
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	0.4000%
USD 3 Months 250,001 to 300,000	At Maturity	0.6000%
USD 3 Months 300,001 and above	At Maturity	1.0000%
USD 6 Months 0 to 500,000	At Maturity	0.5000%
USD 6 Months 500,001 and above	At Maturity	2.0000%
USD 1 Year & above 0 to 200,000	At Maturity	0.6000%
USD 1 Year & above 200,001 to 300,000	At Maturity	0.6500%
USD 1 Year & above 300,001 to 500,000	At Maturity	0.7000%
USD 1 Year & above 500,001 and above	At Maturity	0.7500%
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



**Tamim Shabbir**  
Chief Financial Officer



**Mufti Abdullah Najeem Ul Haq Siddiqui**  
Resident Shariah Board Member

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PROFIT RATES NOVEMBER 2016		
GENERAL POOL 2 * (FORMERLY BURJ BANK LTD)		
LOCAL CURRENCY		

	Payment Frequency	Profit Rates
Minor Account	Monthly	2.0503%
Asaan Acc Saving	Monthly	2.0503%

#### LCY Savings Monthly

0 to 4,999,999	Monthly	1.9501%
5,000,000 to 9,999,999	Monthly	2.1004%
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	3.5497%
40,000,000 to 49,999,999	Monthly	4.0495%
50,000,000 to 99,999,999	Monthly	4.5003%
100,000,000 and Above	Monthly	0.0000%

#### LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly	2.0002%
5,000,000 to 9,999,999	Six Monthly	2.1995%
10,000,000 to 14,999,999	Six Monthly	2.6002%
15,000,000 to 19,999,999	Six Monthly	2.7995%
20,000,000 to 29,999,999	Six Monthly	0.0000%
30,000,000 to 39,999,999	Six Monthly	0.0000%
40,000,000 to 49,999,999	Six Monthly	0.0000%
50,000,000 to 99,999,999	Six Monthly	0.0000%
100,000,000 and Above	Six Monthly	0.0000%

#### LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly	1.9001%
50,000 to 1,999,999	Monthly	2.7004%
2,000,000 to 4,999,999	Monthly	3.2502%
5,000,000 to 9,999,999	Monthly	3.6499%
10,000,000 and Above	Monthly	2.1505%

#### LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly	1.9501%
100,000 to 999,999	Monthly	3.7000%
1,000,000 to 1,999,999	Monthly	4.1497%
2,000,000 to 4,999,999	Monthly	4.4502%
5,000,000 to 9,999,999	Monthly	4.6004%
10,000,000 and Above	Monthly	4.6996%

Burj Staff Saving	Monthly	2.3999%
Burj Mushaharah Saving Account	Monthly	2.3999%
Charity Account	Monthly	2.3999%
LCY Education Plan Deposits	Monthly	2.3999%
LCY Retirement Plan Deposits	Monthly	0.0000%
Burj Business Account	Monthly	0.0010%
Burj Tijarah Premium Account	Monthly	0.0010%

\* Account holders of formerly Burj Bank Limited are tagged to General Pool 2



## Term Deposits

### 1 Month

0 to 999,999	Monthly	4.0495%
1,000,000 to 4,999,999	Monthly	4.7997%
5,000,000 to 9,999,999	Monthly	5.3496%
10,000,000 to 49,999,999	Monthly	5.8504%
50,000,000 to 99,999,999	Monthly	5.9997%
100,000,000 and Above	Monthly	6.1499%
<b>3 Months</b>	Monthly	5.7503%
<b>3 Months</b>	At Maturity	5.9997%
<b>6 Months</b>	Monthly	5.6000%
<b>6 Months</b>	Quarterly	0.0000%
<b>6 Months</b>	At Maturity	5.6195%
<b>1 Year</b>	Monthly	5.8995%
<b>1 Year</b>	Quarterly	5.9302%
<b>1 Year</b>	At Maturity	6.0702%
<b>2 Years</b>	Six Monthly	0.0000%
<b>2 Years</b>	At Maturity	6.0998%
<b>3 Years</b>	Six Monthly	6.2000%
<b>3 Years</b>	At Maturity	6.4003%
<b>5 Years</b>	Six Monthly	6.4504%
<b>5 Years</b>	At Maturity	6.4995%

### Burj Monthly Income Account

<b>3 Months</b>	Monthly	4.5003%
<b>6 Months</b>	Monthly	4.6004%
<b>9 Months</b>	Monthly	0.0000%
<b>1 Year</b>		
0 to 999,999	Monthly	5.7503%
1,000,000 to 4,999,999	Monthly	5.8504%
5,000,000 to 14,999,999	Monthly	0.0000%
15,000,000 to 29,999,999	Monthly	0.0000%
30,000,000 to 49,999,999	Monthly	0.0000%
50,000,000 to 99,999,999	Monthly	0.0000%
100,000,000 to 299,999,999	Monthly	0.0000%
300,000,000 and Above	Monthly	0.0000%
<b>3 Years</b>	Monthly	5.8995%
<b>5 Years</b>	Monthly	5.9496%

### Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	2.1505%
3,000,000 to 4,999,999	Monthly	3.1000%
5,000,000 to 9,999,999	Monthly	3.3003%
10,000,000 to 14,999,999	Monthly	3.4496%
15,000,000 to 19,999,999	Monthly	3.6499%
20,000,000 to 29,999,999	Monthly	0.0000%
30,000,000 to 49,999,999	Monthly	0.0000%
50,000,000 to 99,999,999	Monthly	5.0501%
100,000,000 and Above	Monthly	5.8504%

### Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	5.6501%
50,000,000 to 99,999,999	Monthly	5.8504%
100,000,000 to 199,999,999	Monthly	5.9496%
200,000,000 to 299,999,999	Monthly	0.0000%
300,000,000 to 399,999,999	Monthly	0.0000%

400,000,000 to 499,999,999	Monthly	0.0000%
500,000,000 and Above	Monthly	0.0000%

### Burj Super Saving Deposit - FI

0 to 999,999	Monthly	2.6503%
1,000,000 to 24,999,999	Monthly	0.0000%
25,000,000 to 49,999,999	Monthly	5.0501%
50,000,000 to 99,999,999	Monthly	0.0000%
100,000,000 to 199,999,999	Monthly	0.0000%
200,000,000 and Above	Monthly	5.9997%

### TF Savings Monthly

0 to 4,999,999	Monthly	0.9996%
5,000,000 to 9,999,999	Monthly	0.0000%
10,000,000 to 14,999,999	Monthly	0.0000%
15,000,000 to 19,999,999	Monthly	0.0000%
20,000,000 to 29,999,999	Monthly	0.0000%
30,000,000 to 39,999,999	Monthly	0.0000%
40,000,000 to 49,999,999	Monthly	0.0000%
50,000,000 to 99,999,999	Monthly	0.0000%
100,000,000 and Above	Monthly	0.0000%

### TF TDR 1 Month

0 to 999,999	Monthly	0.0000%
1,000,000 to 4,999,999	Monthly	0.0000%
5,000,000 to 9,999,999	Monthly	0.0000%
10,000,000 to 49,999,999	Monthly	0.0000%
50,000,000 to 99,999,999	Monthly	0.0000%
100,000,000 and Above	Monthly	0.0000%

<b>Burj Premium Saving Deposit - Corporate</b>	Monthly	5.9997%
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### Premium Term Deposits 1 Month

0 to 99,999,999	Monthly	0.0000%
100,000,000 and Above	Monthly	6.2000%

<b>Margin - Deposits</b>	Monthly	0.0031%
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**Ahmed Nasir**  
Manager Pool Management



**Tamim Shabbir**  
Chief Financial Officer



**Mufi Abdullah Najeem UI Haq Siddiqui**  
Resident Shariah Board Member

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PROFIT RATES NOVEMBER 2016		
GENERAL POOL 2 * (FORMERLY BURJ BANK LTD)		
FOREIGN CURRENCY		

	Payment Frequency	Profit Rates
<b>Saving Accounts</b>		
FCY Savings HY Non-Corporate	At Maturity	0.1002%
FCY Savings HY Corporate	At Maturity	0.1002%
<b>Term Deposits</b>		
1 Month	At Maturity	0.0000%
3 Months	At Maturity	0.4497%
<b>3 Months</b>		
0 to 999,999	At Maturity	0.0000%
1,000,000 and Above	At Maturity	2.0002%
6 Months	Quarterly	0.5499%
6 Months	At Maturity	0.6000%
1 Year	Quarterly	0.6500%
1 Year	At Maturity	0.9005%
2 Years	Quarterly	0.0000%
2 Years	At Maturity	0.0000%
3 Years	Quarterly	0.0000%
3 Years	At Maturity	0.0000%
5 Years	Quarterly	0.0000%
5 Years	At Maturity	0.0000%

**Premium Term Deposits**

1 Month	Monthly	0.0000%
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Manager Pool Management



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Chief Financial Officer



**Mufti Abdullah Najeem UI Haq Siddiqui**  
Resident Shariah Board Member

\* Account holders of formerly Burj Bank Limited are tagged to General Pool 2