

MAR 05 2025



Al Baraka Bank Pakistan Limited (ABPL) PROFIT RATES FOR THE MONTH February 2025

Fis = Financial Institution, PSE = Public Sector Entities & PLCs = Public Limited Companies

Asaan Saving Account	
Profit Calculated on MAB	8.14%
Monthly Payout	

Saving Account	Others	Fis, PSE & PLC
Profit Calculated on MAB	8.14%	4.05%
Monthly Payout		

TIF I - Young Saver Account	
Profit Calculated on DB	8.14%
Quarterly Payout	

Shafaqat Account	
Below 9999.99	8.14%
10K - 499.99K	8.14%
500K - 999.99K	8.14%
1M - 4.99M	8.14%
5M - 9.99M	8.14%
10M - 24.99M	8.14%
Above 25M	8.14%
Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	8.14%
5K - 99.99K	8.14%
100K & Above	8.14%
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	5.61%
2 Years	5.61%
3 Years	5.61%
5 Years	6.86%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	8.10%
3 Years	5.61%
5 Years	6.23%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	5.30%
2 Years	4.36%
3 Years	5.61%
4 Years	5.61%
5 Years	5.61%
Monthly Payout	

Mahana Amdani Shafaqat (1 Years)	
Slab	Monthly
100K - 499K	9.97%
Above 500K	9.97%

Mahana Amdani Shafaqat (3 Years)	
Above 500,000	7.79%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	5.61%
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Asaan Digital Saving	
Profit Calculated on MAB	8.14%
Monthly Payout	

Al Baraka Freelancer Saving Account - PKR	
Profit Calculated on MAB	8.14%
Monthly Payout	

Mahana Barkah Account		
	Others	Fis, PSE & PLC
Below 9999.99	8.14%	4.05%
10K - 499.99K	8.14%	4.36%
500K - 999.99K	8.14%	4.61%
1M - 4.99M	8.14%	4.99%
5M - 9.99M	8.14%	4.99%
10M - 24.99M	8.14%	4.99%
Above 25M	8.14%	5.30%
Profit Calculated on DB		
Monthly Payout		

Mudarabah Premium Plus - Corporate		
	Others	Fis, PSE & PLC
Below 9.99M	8.14%	4.05%
10M - 99.99M	8.14%	4.36%
100M - 499.99M	8.14%	4.99%
Above 500M	8.14%	6.54%
Profit Calculated on DB		
Monthly Payout		

AlBaraka Employee Banking Service Account			
Slab	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	8.14%	8.14%	8.14%
AlBaraka Payroll Plus SA	8.14%	8.14%	8.14%
AlBaraka Payroll Executive SA	8.14%	8.14%	8.14%

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	5.61%	NA	NA
Above 500K	6.23%	NA	NA
100K - 499.99K	NA	6.86%	7.17%
Above 500K	NA	7.48%	7.48%
Maturity			

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & 9.99M	6.86%	6.23%
10M & Above	9.97%	

Term Deposit - Maturity			
Slab	1 Month	3 Months	6 Months
Below 49.99M	4.36%	4.36%	4.99%
50M - 99.99M	4.67%	4.67%	5.30%
100M - 249.99M	4.99%	4.99%	5.61%
250M - 499.99M	5.30%	5.30%	5.92%
500M - 999.99M	5.61%	5.61%	6.23%
Above 1B	5.61%	5.61%	6.86%

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%

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	8.14%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	8.14%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	8.14%
Monthly Payout	

Khazana Account		
	Others	Fis, PSE & PLC
Below 9.99M	8.14%	4.05%
10M - 99.99M	8.14%	4.36%
100M - 499.99M	8.14%	4.99%
Above 500M	8.14%	5.30%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	4.05%
50M - 100M	4.11%
100M - 500M	4.36%
500M - 1.5B	4.67%
1.5B - 2.5B	4.67%
Above 2.5B	4.99%
Profit Calculated on DB	
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.05%
Monthly Payout	

Al Baraka Consumer Business Partner Account	
Profit Calculated on MAB	0.05%
Monthly Payout	

FCY Saving Account	
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 3rd	16.20%
ADT-I Capital	17.70%
IFRE	1.87%
ITERF	0.94%
IRFCC	0.06%
IFFSAP	3.68%
IRCGSWE	0.06%