

FEB 06 2025

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

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

Asaan Saving Account	
Profit Calculated on MAB	7.88%
Monthly Payout	

Saving Account	Others	Fis, PSE & PLCs
Profit Calculated on MAB	7.88%	4.03%
Monthly Payout		

TIF I - Young Saver Account	
Profit Calculated on DB	7.88%
Quarterly Payout	

Shafqaat Account	
Below 9999.99	7.88%
10K - 499.99K	7.88%
500K - 999.99K	7.88%
1M - 4.99M	7.88%
5M - 9.99M	7.88%
10M - 24.99M	7.88%
Above 25M	7.88%

Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	7.88%
5K - 99.99K	7.88%
100K - 10M	7.88%
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	5.03%
2 Years	5.03%
3 Years	5.03%
5 Years	6.04%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	7.04%
3 Years	5.03%
5 Years	5.53%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	4.78%
2 Years	4.03%
3 Years	5.03%
4 Years	5.03%
5 Years	5.03%
Monthly Payout	

Mahana Amdani Shafqaat (1 Years)	
Slab	Monthly
100K - 499K	8.55%
Above 500K	8.55%

Mahana Amdani Shafqaat (3 Years)	
Above 500,000	6.79%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	5.03%
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Asaan Digital Saving	
Profit Calculated on MAB	7.88%
Monthly Payout	

Al Baraka Freelancer Saving Account - PKR	
Profit Calculated on MAB	7.88%
Monthly Payout	

Mahana Barkah Account		
	Others	Fis, PSE & PLCs
Below 9999.99	7.88%	4.03%
10K - 499.99K	7.88%	4.28%
500K - 999.99K	7.88%	4.48%
1M - 4.99M	7.88%	4.78%
5M - 9.99M	7.88%	4.78%
10M - 24.99M	7.88%	4.78%
Above 25M	7.88%	5.03%
Profit Calculated on DB		
Monthly Payout		

Mudarahah Premium Plus - Corporate		
	Others	Fis, PSE & PLCs
Below 9.99M	7.88%	4.03%
10M - 99.99M	7.88%	4.28%
100M - 499.99M	7.88%	4.78%
Above 500M	7.88%	6.04%
Profit Calculated on DB		
Monthly Payout		

AlBaraka Employee Banking Service Account			
Slab	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	7.88%	7.88%	7.88%
AlBaraka Payroll Plus SA	7.88%	7.88%	7.88%
AlBaraka Payroll Executive SA	7.88%	7.88%	7.88%

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	5.03%	NA	NA
Above 500K	5.53%		
100K - 499.99K	NA	6.04%	6.29%
Above 500K		6.54%	6.54%
Maturity		Monthly	

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & 9.99M	6.04%	5.53%
10M & Above	8.55%	

Term Deposit - Maturity				
Slab	1 Month	3 Months	6 Months	
Below 49.99M	4.03%	4.03%	4.53%	
50M - 99.99M	4.28%	4.28%	4.78%	
100M - 249.99M	4.53%	4.53%	5.03%	
250M - 499.99M	4.78%	4.78%	5.28%	
500M - 999.99M	5.03%	5.03%	5.53%	
Above 1B	5.03%	5.03%	6.04%	

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	7.88%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	8.05%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	9.31%
Monthly Payout	

Khazana Account		
	Others	Fis, PSE & PLCs
Below 9.99M	7.88%	4.03%
10M - 99.99M	7.88%	4.28%
100M - 499.99M	7.88%	4.78%
Above 500M	7.88%	5.03%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	4.03%
50M - 100M	4.08%
100M - 500M	4.28%
500M - 1.5B	4.53%
1.5B - 2.5B	4.53%
Above 2.5B	4.78%
Profit Calculated on DB	
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.04%
Monthly Payout	

Al Baraka Consumer Business Partner Account	
Profit Calculated on MAB	0.04%
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	13.83%
ADT-I Capital	24.26%
IFRE	2.01%
ITERF	1.01%
IRFCC	0.07%
IFFSAP	3.27%
IRCGSWE	0.07%