

Aug 05 2025



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

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

Asaan Saving Account	
Profit Calculated on MAB	5.86%
Monthly Payout	

Saving Account	Others	FIs, PSE & PLC
Profit Calculated on MAB	5.86%	2.29%
Monthly Payout		

TIF'I - Young Saver Account	
Profit Calculated on DB	5.86%
Quarterly Payout	

Shafaqat Account	
Below 9999.99	5.86%
10K - 499.99K	5.86%
500K - 999.99K	5.86%
1M - 4.99M	5.86%
5M - 9.99M	5.86%
10M - 24.99M	5.86%
Above 25M	5.86%
Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	5.86%
5K - 99.99K	5.86%
100K & Above	5.86%
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	3.16%
2 Years	3.16%
3 Years	3.16%
5 Years	3.87%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	4.57%
3 Years	3.16%
5 Years	3.52%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	2.99%
2 Years	2.46%
3 Years	3.16%
4 Years	3.16%
5 Years	3.16%
Monthly Payout	

Mahana Amdani Shafaqat (1 Years)	
Slab	Monthly
100K - 499K	5.62%
Above 500K	5.62%

Mahana Amdani Shafaqat (3 Years)	
Above 500,000	4.39%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	3.16%
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Asaan Digital Saving	
Profit Calculated on MAB	5.86%
Monthly Payout	

Al Baraka Freelancer Saving Account - PKR	
Profit Calculated on MAB	5.86%
Monthly Payout	

Mahana Barkah Account		
	Others	FIs, PSE & PLC
Below 9999.99	5.86%	2.29%
10K - 499.99K	5.86%	2.46%
500K - 999.99K	5.86%	2.60%
1M - 4.99M	5.86%	2.81%
5M - 9.99M	5.86%	2.81%
10M - 24.99M	5.86%	2.81%
Above 25M	5.86%	2.99%
Profit Calculated on DB		
Monthly Payout		

Mudarabah Premium Plus - Corporate		
	Others	FIs, PSE & PLC
Below 9.99M	5.86%	2.29%
10M - 99.99M	5.86%	2.46%
100M - 499.99M	5.86%	2.81%
Above 500M	5.86%	3.69%
Profit Calculated on DB		
Monthly Payout		

AlBaraka Employee Banking Service Account			
Slab	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	5.86%	5.86%	5.86%
AlBaraka Payroll Plus SA	5.86%	5.86%	5.86%
AlBaraka Payroll Executive SA	5.86%	5.86%	5.86%

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	3.16%	NA	NA
Above 500K	3.52%	3.87%	4.04%
100K - 499.99K	NA	4.22%	4.22%
Above 500K		4.22%	4.22%
Maturity		Monthly	

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & 9.99M	3.87%	3.52%
10M & Above	5.62%	

Term Deposit - Maturity			
Slab	1 Month	3 Months	6 Months
Below 49.99M	2.46%	2.46%	2.81%
50M - 99.99M	2.64%	2.64%	2.99%
100M - 249.99M	2.81%	2.81%	3.16%
250M - 499.99M	2.99%	2.99%	3.34%
500M - 999.99M	3.16%	3.16%	3.52%
Above 1B	3.16%	3.16%	3.87%

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	5.86%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	5.86%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	5.86%
Monthly Payout	

Khazana Account		
	Others	FIs, PSE & PLC
Below 9.99M	5.86%	2.29%
10M - 99.99M	5.86%	2.46%
100M - 499.99M	5.86%	2.81%
Above 500M	5.86%	2.99%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	2.29%
50M - 100M	2.32%
100M - 500M	2.46%
500M - 1.5B	2.64%
1.5B - 2.5B	2.64%
Above 2.5B	2.81%
Profit Calculated on DB	
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.03%
Monthly Payout	

Al Baraka Consumer Business Partner Account	
Profit Calculated on MAB	0.03%
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	7.84%
ADT-I Capital	8.79%
IFRE	1.41%
ITERF	0.70%
IRFCC	0.04%
IFFSAP	2.29%
IRCGSWE	0.04%