

Jul 04 2025



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

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

Asaan Saving Account	
Profit Calculated on MAB	5.72%
Monthly Payout	

Saving Account	Others	Fis, PSE & PLC
Profit Calculated on MAB	5.72%	2.78%
Monthly Payout		

Tifl - Young Saver Account	
Profit Calculated on DB	5.72%
Quarterly Payout	

Shafqaat Account	
Below 9999.99	5.72%
10K - 499.99K	5.72%
500K - 999.99K	5.72%
1M - 4.99M	5.72%
5M - 9.99M	5.72%
10M - 24.99M	5.72%
Above 25M	5.72%
Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	5.72%
5K - 99.99K	5.72%
100K & Above	5.72%
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	3.84%
2 Years	3.84%
3 Years	3.84%
5 Years	4.70%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	5.55%
3 Years	3.84%
5 Years	4.27%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	3.63%
2 Years	2.99%
3 Years	3.84%
4 Years	3.84%
5 Years	3.84%
Monthly Payout	

Mahana Amdani Shafqaat (1 Years)	
Slab	Monthly
100K - 499K	6.83%
Above 500K	6.83%

Mahana Amdani Shafqaat (3 Years)	
Above 500,000	5.34%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	3.84%
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Asaan Digital Saving	
Profit Calculated on MAB	5.72%
Monthly Payout	

Al Baraka Freelancer Saving Account - PKR	
Profit Calculated on MAB	5.72%
Monthly Payout	

Mahana Barkah Account		
	Others	Fis, PSE & PLC
Below 9999.99	5.72%	2.78%
10K - 499.99K	5.72%	2.99%
500K - 999.99K	5.72%	3.16%
1M - 4.99M	5.72%	3.42%
5M - 9.99M	5.72%	3.42%
10M - 24.99M	5.72%	3.42%
Above 25M	5.72%	3.63%
Profit Calculated on DB		
Monthly Payout		

Mudarabah Premium Plus - Corporate		
	Others	Fis, PSE & PLC
Below 9.99M	5.72%	2.78%
10M - 99.99M	5.72%	2.99%
100M - 499.99M	5.72%	3.42%
Above 500M	5.72%	4.48%
Profit Calculated on DB		
Monthly Payout		

AlBaraka Employee Banking Service Account			
Slab	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	5.72%	5.72%	5.72%
AlBaraka Payroll Plus SA	5.72%	5.72%	5.72%
AlBaraka Payroll Executive SA	5.72%	5.72%	5.72%

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	3.84%	NA	NA
Above 500K	4.27%	NA	NA
100K - 499.99K	NA	4.70%	4.91%
Above 500K	NA	5.12%	5.12%
Maturity	Monthly		

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & 9.99M	4.70%	4.27%
10M & Above	6.83%	4.27%

Term Deposit - Maturity				
Slab	1 Month	3 Months	6 Months	
Below 49.99M	2.99%	2.99%	3.42%	
50M - 99.99M	3.20%	3.20%	3.63%	
100M - 249.99M	3.42%	3.42%	3.84%	
250M - 499.99M	3.63%	3.63%	4.06%	
500M - 999.99M	3.84%	3.84%	4.27%	
Above 1B	3.84%	3.84%	4.70%	

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	5.72%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	5.72%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	5.72%
Monthly Payout	

Khazana Account		
	Others	Fis, PSE & PLC
Below 9.99M	5.72%	2.78%
10M - 99.99M	5.72%	2.99%
100M - 499.99M	5.72%	3.42%
Above 500M	5.72%	3.63%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	2.78%
50M - 100M	2.82%
100M - 500M	2.99%
500M - 1.5B	3.20%
1.5B - 2.5B	3.20%
Above 2.5B	3.42%
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	9.69%
ADT-I Capital	11.96%
IFRE	1.71%
ITERF	0.85%
IRFCC	0.04%
IFFSAP	2.78%
IRCGSWE	0.04%

Sahar Hanif
Pool Manager

Haseeb Hanif
Financial Controller

Tariq Mairaj
Chief Financial Officer

Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member