

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

Asaan Saving Account	
Profit Calculated on MAB	6.30%
Monthly Payout	

Saving Account	Others	Fis, PSE & PLC
Profit Calculated on MAB	6.30%	3.43%
Monthly Payout		

TIFI - Young Saver Account	
Profit Calculated on DB	6.30%
Quarterly Payout	

Shafaqat Account	
Below 9999.99	6.30%
10K - 499.99K	6.30%
500K - 999.99K	6.30%
1M - 4.99M	6.30%
5M - 9.99M	6.30%
10M - 24.99M	6.30%
Above 25M	6.30%

Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	6.30%
5K - 99.99K	6.30%
100K & Above	6.30%

Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	4.75%
2 Years	4.75%
3 Years	4.75%
5 Years	5.81%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	6.86%
3 Years	4.75%
5 Years	5.28%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	4.49%
2 Years	3.69%
3 Years	4.75%
4 Years	4.75%
5 Years	4.75%
Monthly Payout	

Mahana Amdani Shafaqat (1 Years)	
Slab	Monthly
Up to 499.99K	8.45%
Above 500K	8.45%

Mahana Amdani Shafaqat (3 Years)	
Above 500,000	6.60%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	4.75%
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Asaan Digital Saving	
Profit Calculated on MAB	6.30%
Monthly Payout	

Al Baraka Freelancer Saving Account - PKR	
Profit Calculated on MAB	6.30%
Monthly Payout	

Mahana Barkah Account		
	Others	Fis, PSE & PLC
Below 9999.99	6.30%	3.43%
10K - 499.99K	6.30%	3.69%
500K - 999.99K	6.30%	3.91%
1M - 4.99M	6.30%	4.22%
5M - 9.99M	6.30%	4.22%
10M - 24.99M	6.30%	4.22%
Above 25M	6.30%	4.49%
Profit Calculated on DB		
Monthly Payout		

Mudarahab Premium Plus - Corporate		
	Others	Fis, PSE & PLC
Below 9.99M	6.30%	3.43%
10M - 99.99M	6.30%	3.69%
100M - 499.99M	6.30%	4.22%
Above 500M	6.30%	5.54%
Profit Calculated on DB		
Monthly Payout		

AlBaraka Employee Banking Service Account			
Slab	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	6.30%	6.30%	6.30%
AlBaraka Payroll Plus SA	6.30%	6.30%	6.30%
AlBaraka Payroll Executive SA	6.30%	6.30%	6.30%

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	4.75%	NA	NA
Above 500K	5.28%	NA	NA
100K - 499.99K	NA	5.81%	6.07%
Above 500K	NA	6.33%	6.33%
Maturity			

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & 9.99M	5.81%	
10M & Above	8.45%	5.28%

Term Deposit - Maturity			
Slab	1 Month	3 Months	6 Months
Below 49.99M	3.69%	3.69%	4.22%
50M - 99.99M	3.69%	3.96%	4.49%
100M - 249.99M	4.22%	4.22%	4.75%
250M - 499.99M	4.49%	4.49%	5.01%
500M - 999.99M	4.75%	4.75%	5.28%
Above 1B	4.75%	4.75%	5.81%

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	6.30%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	6.30%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	6.30%
Monthly Payout	

Khazana Account		
	Others	Fis, PSE & PLC
Below 9.99M	6.30%	3.43%
10M - 99.99M	6.30%	3.69%
100M - 499.99M	6.30%	4.22%
Above 500M	6.30%	4.49%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	3.43%
50M - 100M	3.48%
100M - 500M	3.69%
500M - 1.5B	3.96%
1.5B - 2.5B	3.96%
Above 2.5B	4.22%
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	12.67%
ADT-I Capital	15.84%
IFRE	1.58%
ITERF	0.53%
IRFCC	0.02%
IFFSAP	3.17%
IRCGSWE	0.02%