



INST/2019/072

September 05, 2019

TO: MANCOM MEMBERS/ AREA MANAGERS/ ALL BRANCH MANAGERS/ ALL
OPERATION MANAGERS / ALL AREA OPERATION MANAGERS / OPERATIONS
DEPARTMENT

DECLARED PROFIT RATES FOR THE MONTH OF AUGUST 2019

Enclosed is a Circular received from Finance Department declaring profit rates on deposits for the month of AUGUST 2019.

For any queries regarding the subject matter please contact the Finance Department.

Sd/-

Masroor Hussain Rao
Chief Compliance Officer

Al Baraka Bank Pakistan Limited (ABPL)

PROFIT RATES FOR THE MONTH AUGUST 2019

Saving / Asaan Saving Account	
Profit Calculated on MAB	6.25%
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	6.50%
Quarterly Payout	

Shafqaat Account	
Less than 25K	6.25%
25K - 499.99K	7.00%
500K - 999.99K	7.50%
1M - 4.99M	8.00%
5M - 9.99M	8.50%
10M - 24.99M	8.75%
25M - 49.99M	9.00%
50M - 99.99M	9.15%
Above 100M	9.25%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	9.85%	11.50%	12.05%
5M - 9.99M	10.10%	11.60%	12.10%
10M - 24.99M	10.30%	11.70%	12.25%
25M - 49.99M	10.55%	11.75%	12.40%
50M - 99.99M	10.80%	12.00%	12.45%
100M - 249.99M	11.05%	12.25%	12.55%
250M - 499.99M	11.55%	12.50%	12.70%
500M - 999.99M	12.00%	12.65%	12.85%
Above 1 Billion	12.10%	12.75%	13.00%

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	9.75%	10.50%	11.00%	11.05%	11.50%
250K - 499.99K	9.90%	10.75%	11.15%	11.25%	11.70%
500K - 999.99K	9.95%	11.00%	11.30%	11.50%	11.90%
1M - 4.99M	10.00%	11.25%	11.45%	11.75%	12.10%
5M - 9.99M	10.30%	11.50%	11.75%	12.00%	12.30%
10M - 49.99M	10.45%	11.75%	12.00%	12.25%	12.50%
Above 50M	10.50%	12.00%	12.25%	12.50%	12.70%

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	7.25%	7.50%	7.75%	10.00%	11.00%	12.00%	12.10%
5M - 9.99M	7.50%	7.75%	8.00%	10.25%	11.25%	12.05%	12.15%
10M - 24.99M	7.75%	8.00%	8.25%	10.50%	11.50%	12.10%	12.30%
25M - 49.99M	8.00%	8.25%	8.50%	10.75%	11.75%	12.15%	12.50%
50M - 99.99M	8.25%	10.50%	10.75%	11.00%	12.00%	12.20%	12.65%
100M - 249.99M	9.25%	11.00%	11.25%	11.25%	12.25%	12.25%	12.80%
250M - 499.99M	9.50%	11.50%	11.75%	12.00%	12.50%	12.75%	12.95%
500M - 999.99M	10.75%	12.00%	12.25%	12.50%	12.75%	13.10%	13.30%
Above 1 Billion	11.00%	12.50%	12.75%	13.00%	13.10%	13.25%	13.45%

Mahana Barkah Account	
Less than 10K	6.25%
10K - 49.99K	6.30%
50K - 249.99K	6.50%
250K - 499.99K	6.75%
500K - 999.99K	7.15%
1M - 4.99M	7.40%
5M - 9.99M	7.65%
10M - 24.99M	8.00%
Above 25M	8.25%
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	6.25%
1M - 9.99M	6.30%
10M - 24.99M	6.50%
25M - 49.99M	6.75%
50M - 99.99M	6.85%
100M - 249.99M	7.25%
250M - 499.99M	7.75%
Above 500M	8.25%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	9.25%	9.50%	9.75%
10.01M - 25M	9.50%	9.75%	10.00%

Monthly Income	
3 Months	6.25%
6 Months	6.50%

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	12.00%
Above 10M	12.25%

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	11.25%	12.25%
Above 10M	11.50%	12.50%

Business Plus	
Profit Calculated on MAB	0.07%
Monthly Payout	

Khazana Account	
Less than 250K	6.25%
250K - 999.99K	6.30%
1M - 9.99M	6.50%
10M - 24.99M	6.75%
25M - 49.99M	7.00%
50M - 99.99M	7.05%
100M - 249.99M	7.10%
250M - 499.99M	8.75%
Above 500M	9.00%
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	6.25%
50M - 100M	12.20%
100.01M - 500M	12.35%
500.01M - 1.5B	12.70%
1.501B - 2.5B	12.75%
Above 2.5B	12.75%
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	12.26%
Tier II Sukuk 2nd Issue	11.61%
Tier I Capital	13.76%

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	13.25%

FCY Saving Account	
USD	0.75%
GBP	0.25%
Euro	0.05%
JPY	0.02%
AED	0.05%
Profit Calculated on MAB	
Monthly Payout	

FCY Term Deposit				
Tenure	1 Month	3 Months	6 Months	1 Year
Profit Payment	Maturity	Maturity	Maturity	Maturity
USD Less than 25K	0.75%	1.00%	1.25%	1.50%
USD 25K - 99.99K	1.00%	1.25%	1.50%	2.00%
USD 100K - 499.99K	1.25%	1.50%	1.75%	2.50%
USD 500K - 999.99K	1.50%	3.00%	3.00%	3.00%
USD Above 1000K	1.50%	3.50%	3.00%	3.00%
GBP	0.02%	0.10%	0.50%	0.75%
EURO	0.02%	0.05%	0.50%	0.75%
AED	0.15%	0.25%	0.50%	0.75%

DB: Daily Balance

MAB: Monthly Average Balance



Ahmed Nasir
Manager - Pool Management



Tamim Shabbir
Chief Financial Officer



Mufti Abdullah Najeem Ul Haq Siddiqui
Resident Shariah Board Member