alBaraka

Al Baraka Bank Pakistan Limited (ABPL)
PROFIT RATES FOR THE MONTH JULY 2019

Saving / Asaan Saving Account

Profit Calculated on MAB	5.50%
Monthly Payout	

Tif'l - Young Saver Account

Profit Calculated on DB	6.00%
Quarterly Payout	

Shafqaat Account

Less than 25K	5.50%
25K – 499.99K	6.00%
500K – 999.99K	6.50%
1M - 4.99M	7.50%
5M - 9.99M	8.25%
10M - 24.99M	8.50%
25M - 49.99M	8.75%
50M - 99.99M	9.00%
Above 100M	9.00%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout

Slab	1 Year	3 Year	5 Year
Less than 5M	9.60%	11.50%	12.05%
5M - 9.99M	9.85%	11.75%	12.00%
10M - 24.99M	10.05%	12.00%	12.25%
25M - 49.99M	10.30%	12.00%	12.40%
50M - 99.99M	10.55%	12.05%	12.40%
100M - 249.99M	10.80%	12.10%	12.40%
250M - 499.99M	11.30%	12.15%	12.40%
500M - 999.99M	11.75%	12.20%	12.40%
Above 1 Billion	11.85%	12.25%	12.40%

Mahana Amdani Scheme (Monthly Payout)

Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	9.25%	10.50%	11.00%	11.05%	11.00%
250K - 499.99K	9.40%	10.65%	11.15%	11.25%	11.20%
500K - 999.99K	9.45%	10.80%	11.30%	11.45%	11.40%
1M - 4.99M	9.50%	10.95%	11.45%	11.55%	11.60%
5M - 9.99M	9.80%	11.15%	11.65%	11.75%	11.80%
10M - 49.99M	9.95%	11.20%	11.85%	11.95%	12.00%
Above 50M	10.00%	11.50%	12.00%	12.15%	12.20%

Term Deposit - Maturity Payout

Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	5.75%	7.00%	7.25%	9.75%	11.00%	12.00%	12.10%
5M - 9.99M	6.00%	7.50%	7.75%	10.00%	11.25%	12.05%	12.15%
10M - 24.99M	6.25%	7.60%	7.90%	10.25%	11.50%	12.10%	12.30%
25M - 49.99M	6.50%	7.75%	8.00%	10.50%	11.75%	12.15%	12.50%
50M - 99.99M	6.75%	8.00%	8.25%	10.75%	11.80%	12.20%	12.50%
100M - 249.99M	7.75%	8.50%	9.00%	11.00%	11.85%	12.25%	12.50%
250M - 499.99M	8.00%	8.75%	9.25%	11.35%	11.95%	12.25%	12.50%
500M - 999.99M	10.30%	11.00%	11.35%	11.80%	12.05%	12.30%	12.50%
Above 1 Billion	10.40%	11.25%	11.45%	11.90%	12.15%	12.35%	12.50%

Mahana Barkah Account

Less than 10K	5.50%
10K – 49.99K	5.55%
50K – 249.99K	5.75%
250K – 499.99K	6.00%
500K – 999.99K	6.65%
1M - 4.99M	6.90%
5M - 9.99M	7.15%
Above 10M	7.40%
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate

Less than 1M	5.50%
1M - 9.99M	5.55%
10M - 24.99M	5.75%
25M - 49.99M	6.00%
50M - 99.99M	6.25%
100M - 249.99M	6.75%
250M - 499.99M	7.25%
Above 500M	7.75%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - 2018

Slab	Monthly	Quarterly	Maturity
250K – 10M	8.75%	9.00%	9.25%
10.01M - 25M	9.00%	9.25%	9.50%

Monthly Income

3 Months	6.25%
6 Months	6.50%

Mahana Amadani Premium

Slab	1 Year
100K – 10M	11.50%
Above 10M	11.75%

Mahana Amdani Plus

Slab	1 Year	3 Years
100K – 10M	11.00%	12.00%
Above 10M	11.25%	12.25%

Business Plus

Profit Calculated on MAB	0.07%
Monthly Payout	

Khazana Account

Less than 250K	5.50%
250K – 999.99K	5.55%
1M - 9.99M	5.75%
10M - 24.99M	6.00%
25M - 49.99M	6.25%
50M - 99.99M	6.50%
100M - 249.99M	6.60%
250M - 499.99M	8.25%
Above 500M	8.75%
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit

Till 50M	5.50%
50M - 100M	12.10%
100.01M - 500M	12.25%
500.01M - 1.5B	12.30%
1.501B - 2.5B	12.35%
Above 2.5B	12.40%
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	13.00%

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