

INST/2014/  
August 05, 2014

PROFIT RATES JULY 2014		
Local Currency - Pak Rupees		
	Payment Frequency	Profit Rates
7 Days Notice	7 Days	2.75%
Saving Accounts	Six monthly	3.85%

#### Saving Accounts

Albaraka Business Plus	Monthly Payments	0.07%
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#### Saving Accounts

0 to 4,999,999	Monthly Payments	3.85%
5,000,000 to 9,999,999	Monthly Payments	4.00%
10,000,000 to 49,999,999	Monthly Payments	4.25%
50,000,000 to 99,999,999	Monthly Payments	4.50%
100,000,000 and above	Monthly Payments	5.00%

#### Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly Payments	3.85%
1,000,000 to 4,999,999	Monthly Payments	4.50%
5,000,000 to 9,999,999	Monthly Payments	5.50%
10,000,000 to 24,999,999	Monthly Payments	6.00%
25,000,000 to 49,999,999	Monthly Payments	6.50%
50,000,000 to 99,999,999	Monthly Payments	7.00%
100,000,000 to 149,999,999	Monthly Payments	7.25%
150,000,000 to 199,999,999	Monthly Payments	7.50%
200,000,000 to 249,999,999	Monthly Payments	7.65%
250,000,000 to 499,999,999	Monthly Payments	7.85%
500,000,000 and above	Monthly Payments	8.00%

#### Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly Payments	4.50%
10,000,000 to 29,999,999	Monthly Payments	6.00%
30,000,000 to 49,999,999	Monthly Payments	6.50%
50,000,000 to 149,999,999	Monthly Payments	7.00%
150,000,000 to 249,999,999	Monthly Payments	7.75%
250,000,000 to 299,999,999	Monthly Payments	8.00%
300,000,000 to 399,999,999	Monthly Payments	8.25%
400,000,000 to 499,999,999	Monthly Payments	8.50%
500,000,000 and above	Monthly Payments	8.75%

#### Incentive Accounts

0 to 99,999	Six Monthly	3.85%
100,000 to 9,999,999	Six Monthly	4.50%
10,000,000 to 49,999,999	Six Monthly	6.15%
50,000,000 and above	Six Monthly	7.50%

**Khazana Account**

0 to 249,999	Monthly / Quarterly	3.85%
250,000 to 4,999,999	Monthly / Quarterly	4.75%
5,000,000 to 9,999,999	Monthly / Quarterly	6.00%
10,000,000 to 24,999,999	Monthly / Quarterly	6.50%
25,000,000 to 49,999,999	Monthly / Quarterly	6.75%
50,000,000 to 99,999,999	Monthly / Quarterly	7.00%
100,000,000 to 249,999,999	Monthly / Quarterly	7.50%
250,000,000 to 399,999,999	Monthly / Quarterly	8.00%
400,000,000 to 499,999,999	Monthly / Quarterly	8.50%
500,000,000 and above	Monthly / Quarterly	8.75%

**Mahana Barkah Account**

Rs 0 to 9,999	Monthly Payments	3.85%
Rs 10,000 to 4,999,999	Monthly Payments	7.50%
Rs 5,000,000 Above	Monthly Payments	3.65%

**Tifl-Young Saver Account**

Tifl-Young Saver Account	Quarterly	4.00%
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**Senior Citizen Account**

Rs 0 to 249,999	Monthly Payments	3.85%
Rs 250,000 to 999,999	Monthly Payments	4.00%
Rs 1,000,000 to 4,999,999	Monthly Payments	5.50%
Rs 5,000,000 to 9,999,999	Monthly Payments	6.50%
Rs 10,000,000 and above	Monthly Payments	7.00%

**Term Deposits**

<b>1Month</b>		
0 to 49,999	At Maturity	5.75%
50,000 to 499,999	At Maturity	5.80%
500,000 to 999,999	At Maturity	5.85%
1,000,000 to 2,999,999	At Maturity	5.90%
3,000,000 to 4,999,999	At Maturity	5.95%
5,000,000 to 9,999,999	At Maturity	6.00%
10,000,000 to 14,999,999	At Maturity	6.10%
15,000,000 to 49,999,999	At Maturity	6.25%
50,000,000 to 99,999,999	At Maturity	6.50%
100,000,000 to 199,999,999	At Maturity	6.75%
200,000,000 to 499,999,999	At Maturity	7.50%
500,000,000 and above	At Maturity	8.50%
<b>3Months</b>		
0 to 49,999	At Maturity	6.25%
50,000 to 499,999	At Maturity	6.50%
500,000 to 999,999	At Maturity	6.60%
1,000,000 to 2,999,999	At Maturity	6.80%
3,000,000 to 4,999,999	At Maturity	7.00%
5,000,000 to 9,999,999	At Maturity	7.25%
10,000,000 to 14,999,999	At Maturity	7.40%
15,000,000 to 49,999,999	At Maturity	7.60%
50,000,000 to 99,999,999	At Maturity	8.00%



100,000,000 to 199,999,999	At Maturity	8.25%
200,000,000 to 499,999,999	At Maturity	8.75%
500,000,000 and above	At Maturity	9.00%
<b>6Months</b>		
0 to 49,999	At Maturity	6.50%
50,000 to 499,999	At Maturity	6.60%
500,000 to 999,999	At Maturity	6.75%
1,000,000 to 2,999,999	At Maturity	7.00%
3,000,000 to 4,999,999	At Maturity	7.10%
5,000,000 to 9,999,999	At Maturity	7.30%
10,000,000 to 14,999,999	At Maturity	7.50%
15,000,000 to 49,999,999	At Maturity	7.75%
50,000,000 to 99,999,999	At Maturity	8.05%
100,000,000 to 199,999,999	At Maturity	8.50%
200,000,000 to 499,999,999	At Maturity	9.25%
500,000,000 and above	At Maturity	9.75%
<b>1Year - Monthly</b>		
0 to 49,999	Monthly	7.00%
50,000 to 499,999	Monthly	7.10%
500,000 to 999,999	Monthly	7.25%
1,000,000 to 2,999,999	Monthly	7.40%
3,000,000 to 4,999,999	Monthly	7.50%
5,000,000 to 9,999,999	Monthly	8.25%
10,000,000 to 14,999,999	Monthly	8.50%
15,000,000 to 49,999,999	Monthly	8.65%
50,000,000 to 99,999,999	Monthly	8.75%
100,000,000 to 199,999,999	Monthly	9.10%
200,000,000 to 499,999,999	Monthly	9.25%
500,000,000 and above	Monthly	9.80%
<b>1Year - Quarterly</b>		
0 to 49,999	Quarterly	7.75%
50,000 to 499,999	Quarterly	7.95%
500,000 to 999,999	Quarterly	8.05%
1,000,000 to 2,999,999	Quarterly	8.30%
3,000,000 to 4,999,999	Quarterly	8.55%
5,000,000 to 9,999,999	Quarterly	8.65%
10,000,000 to 14,999,999	Quarterly	8.75%
15,000,000 to 49,999,999	Quarterly	8.85%
50,000,000 to 99,999,999	Quarterly	9.05%
100,000,000 to 199,999,999	Quarterly	9.15%
200,000,000 to 499,999,999	Quarterly	9.30%
500,000,000 and above	Quarterly	9.85%
<b>1Year - Maturity</b>		
0 to 49,999	At Maturity	7.80%
50,000 to 499,999	At Maturity	8.05%
500,000 to 999,999	At Maturity	8.55%
1,000,000 to 2,999,999	At Maturity	9.00%
3,000,000 to 4,999,999	At Maturity	9.05%
5,000,000 to 9,999,999	At Maturity	9.10%
10,000,000 to 14,999,999	At Maturity	9.15%
15,000,000 to 49,999,999	At Maturity	9.20%
50,000,000 to 99,999,999	At Maturity	9.25%
100,000,000 to 199,999,999	At Maturity	9.30%

200,000,000 to 499,999,999	At Maturity	9.45%
500,000,000 and above	At Maturity	9.90%
<b>2Years</b>	At Maturity	8.15%
<b>3Years</b>	Monthly	7.95%
<b>3Years</b>	Quarterly	8.00%
<b>3Years</b>	At Maturity	8.50%
<b>5Years</b>	Monthly	8.50%
<b>5Years</b>	Quarterly	9.00%
<b>5Years</b>	At Maturity	9.50%

#### Term Deposits - FI's

<b>1Month</b>		
10,000,000 to 100,000,000	At Maturity	6.25%
100,000,001 to 200,000,000	At Maturity	6.50%
200,000,001 to 300,000,000	At Maturity	6.75%
300,000,001 to 400,000,000	At Maturity	7.00%
400,000,001 to 500,000,000	At Maturity	7.25%
500,000,001 to 750,000,000	At Maturity	7.35%
750,000,001 to 1000,000,000	At Maturity	7.50%
1000,000,001 and above	At Maturity	7.75%
<b>3Months</b>		
10,000,000 to 100,000,000	At Maturity	6.30%
100,000,001 to 200,000,000	At Maturity	6.55%
200,000,001 to 300,000,000	At Maturity	6.80%
300,000,001 to 400,000,000	At Maturity	7.05%
400,000,001 to 500,000,000	At Maturity	7.30%
500,000,001 to 750,000,000	At Maturity	7.40%
750,000,001 to 1000,000,000	At Maturity	7.55%
1000,000,001 and above	At Maturity	7.80%

#### Mahana Amadni Scheme


<b>1 year</b>		
0 to 49,999	Monthly	7.00%
50,000 to 499,999	Monthly	7.10%
500,000 to 999,999	Monthly	7.25%
1,000,000 to 2,999,999	Monthly	7.40%
3,000,000 to 4,999,999	Monthly	7.50%
5,000,000 to 9,999,999	Monthly	8.25%
10,000,000 to 14,999,999	Monthly	8.50%
15,000,000 to 49,999,999	Monthly	8.65%
50,000,000 to 99,999,999	Monthly	8.75%
100,000,000 to 199,999,999	Monthly	9.10%
200,000,000 to 499,999,999	Monthly	9.25%
500,000,000 and above	Monthly	9.80%
<b>2 year</b>	Monthly	7.85%
<b>3 year</b>	Monthly	7.95%
<b>4 year</b>	Monthly	8.00%
<b>5 year</b>	Monthly	8.50%



**AMI Deposits**

<b>3 Months</b>		
0 to 49,999	At Maturity	6.25%
50,000 to 499,999	At Maturity	6.50%
500,000 to 999,999	At Maturity	6.60%
1,000,000 to 2,999,999	At Maturity	6.80%
3,000,000 to 4,999,999	At Maturity	7.00%
5,000,000 to 9,999,999	At Maturity	7.25%
10,000,000 to 14,999,999	At Maturity	7.40%
15,000,000 to 49,999,999	At Maturity	7.60%
50,000,000 to 99,999,999	At Maturity	8.00%
100,000,000 to 199,999,999	At Maturity	8.25%
200,000,000 to 499,999,999	At Maturity	8.75%
500,000,000 and above	At Maturity	9.00%
<b>6 Months</b>		
0 to 49,999	At Maturity	6.50%
50,000 to 499,999	At Maturity	6.60%
500,000 to 999,999	At Maturity	6.75%
1,000,000 to 2,999,999	At Maturity	7.00%
3,000,000 to 4,999,999	At Maturity	7.10%
5,000,000 to 9,999,999	At Maturity	7.30%
10,000,000 to 14,999,999	At Maturity	7.50%
15,000,000 to 49,999,999	At Maturity	7.75%
50,000,000 to 99,999,999	At Maturity	8.05%
100,000,000 to 199,999,999	At Maturity	8.50%
200,000,000 to 499,999,999	At Maturity	9.25%
500,000,000 and above	At Maturity	9.75%
<b>1 Year</b>		
0 to 49,999	Six Monthly	7.80%
50,000 to 499,999	Six Monthly	8.00%
500,000 to 999,999	Six Monthly	8.50%
1,000,000 to 2,999,999	Six Monthly	8.95%
3,000,000 to 4,999,999	Six Monthly	9.00%
5,000,000 to 9,999,999	Six Monthly	9.05%
10,000,000 to 14,999,999	Six Monthly	9.10%
15,000,000 to 49,999,999	Six Monthly	9.15%
50,000,000 to 99,999,999	Six Monthly	9.20%
100,000,000 to 199,999,999	Six Monthly	9.25%
200,000,000 to 499,999,999	Six Monthly	9.40%
500,000,000 and above	Six Monthly	9.85%
<b>2 Years</b>	Six Monthly	7.95%
<b>3 Years</b>	Six Monthly	8.10%
<b>5 Years</b>	Six Monthly	9.50%

<b>ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK</b>	Six monthly	<b>11.42%</b>
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**Muhammad Saleem Khan**  
 AVP Finance

  
**Tamim Shabbir**  
 Chief Financial Officer

  
**Justice Khalil-ur-Rehman**  
 Shariah Advisor

INST/2014/  
August 05, 2014

**PROFIT RATES JULY 2014**

**FOREIGN CURRENCY**

	Payment Frequency	Profit Rates
<b>Saving Accounts- USD</b>	Six Monthly	0.04%
<b>Saving Account</b>		
USD 0 to 50,000	Monthly	0.05%
USD 50,001 to 100,000	Monthly	0.10%
USD 100,001 to 200,000	Monthly	0.15%
USD 200,001 to 500,000	Monthly	0.50%
USD 500,001 and above	Monthly	1.00%
GBP Saving (Below £ 1,000/-)	Monthly	0.05%
GBP Saving (Above £ 1,000/-)	Monthly	0.10%
EURO Saving (Below € 1,000/-)	Monthly	0.05%
EURO Saving (Above € 1,000/-)	Monthly	0.10%
JPY Saving (Below ¥ 1,000/-)	Monthly	0.05%
JPY Saving (Above ¥ 1,000/-)	Monthly	0.10%
UAE Saving (Below AED 5,000/-)	Monthly	0.02%
UAE Saving (Above AED 5,000/-)	Monthly	0.05%

**Term Deposits**

USD 1 Month 0 to 500,000	At Maturity	0.25%
USD 1 Month 500,001 to 1,000,000	At Maturity	0.75%
USD 1 Month 1,000,001 and above	At Maturity	1.00%
USD 3 Months 0 to 500,000	At Maturity	0.48%
USD 3 Months 500,001 and above	At Maturity	1.40%
USD 6 Months 0 to 500,000	At Maturity	0.65%
USD 6 Months 500,001 and above	At Maturity	1.45%
USD 1 Year & above 0 to 500,000	At Maturity	0.85%
USD 1 Year & above 500,001 and above	At Maturity	1.50%

**Term Deposits**

GBP 1 Month	At Maturity	0.15%
GBP 3 Months	At Maturity	0.38%
GBP 6 Months	At Maturity	0.48%
GBP 1 Year & above	At Maturity	0.50%

**Term Deposits**

EURO 1 Month	At Maturity	0.15%
EURO 3 Months	At Maturity	0.38%
EURO 6 Months	At Maturity	0.48%
EURO 1 Year & above	At Maturity	0.50%

**Term Deposits**

UAE Dirham 1 Month	At Maturity	0.10%
UAE Dirham 3 Months	At Maturity	0.11%
UAE Dirham 6 Months	At Maturity	0.12%
UAE Dirham 1 Year & above	At Maturity	0.15%

**Term Deposits**

JPY Dirham 1 Month	At Maturity	0.15%
JPY Dirham 3 Months	At Maturity	0.38%
JPY Dirham 6 Months	At Maturity	0.48%
JPY Dirham 1 Year & above	At Maturity	0.50%

  
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