



## INSTRUCTION CIRCULAR

NO. P/INST-IBD/2018/19

July 19, 2018

**Re:** DECLARATION OF PROFIT RATES FOR THE MONTH OF JUNE 2018

**To:** All Islamic Banking Branches  
All Islamic Banking Windows

**Cc:** All Islamic Regional Managers  
All Islamic Branch Managers  
All Islamic Relationship Managers

**From:** Pool Management Unit, Islamic Banking

We are pleased to announce general deposit profit rates for the month of June 2018 on different categories of LCY and FCY deposits as per sheet enclosed.

Branches should ensure that the enclosed sheet is invariably displayed on their notice board located in the customer area.

The general deposit profit rates have been updated on the HBL's Official website: [www.hbl.com](http://www.hbl.com).

ZAHID PAREKH  
HEAD – ISLAMIC BANKING

NASSIR SALIM  
HEAD - GLOBAL OPERATIONS

**Encl:**  
General deposit profit rate sheet for LCY & FCY.

**HBL**ISLAMIC  
BANKING**PROFIT RATES  
FOR THE MONTH OF JUNE 2018**

		Jun-18
Product Name	Payment Frequency	Profit Rate

**Local Currency Accounts****SAVING ACCOUNTS (Local Currency)**

HBL Islamic PLS Account	January & July	3.645%	✓
HBL Al-Mukhtar Account	January & July	0.054%	✓
HBL at Work Islamic Premium Account	January & July	0.054%	✓

**HBL Al-Irtifa Account**

On Daily Actual Deposits of Rs.1 but less than 500K	Monthly	3.645%	✓
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.752%	✓
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	4.128%	✓
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.181%	✓
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.235%	✓
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.262%	✓
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.288%	✓
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.315%	✓
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.342%	✓
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	4.369%	✓

**AL-SAMARAT TERM ACCOUNTS****Profit on Maturity**

Al - Samarat 1 Month	Maturity	4.476%	✓
Al - Samarat 3 Months	Maturity	4.583%	✓
Al - Samarat 6 Months	Maturity	4.798%	✓
Al - Samarat One Year	Maturity	5.334%	✓
Al - Samarat Three Years	Maturity	5.870%	✓
Al - Samarat Five Years	Maturity	6.406%	✓

**Profit on Monthly**

Al - Samarat One Year	Monthly	4.851%	✓
Al - Samarat Three Years	Monthly	5.280%	✓
Al - Samarat Five Years	Monthly	4.905%	✓

**Profit on Quarterly**

Al - Samarat One Year	Quarterly	4.959%	✓
Al - Samarat Three Years	Quarterly	5.387%	✓
Al - Samarat Five Years	Quarterly	5.173%	✓

**Profit on Semi Annually**

Al - Samarat One Year	Semi Annually	5.066%	✓
Al - Samarat Three Years	Semi Annually	5.495%	✓
Al - Samarat Five Years	Semi Annually	5.495%	✓

Prepared by:

  
 Pool Manager

Approved by:

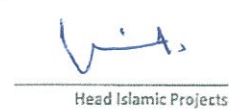
  
 Head, Retail Channel Liability

Reviewed by:

  
 Unit Head Pool Management

Head, Islamic Banking

Recommend by:

  
 Head Islamic Projects

Resident Sharia'h Board Member

13/7/18

17/7/18



ISLAMIC BANKING

PROFIT RATES

FOR THE MONTH OF JUNE 2018

Jun-18

Product Name	Payment Frequency	Profit Rate
--------------	-------------------	-------------

Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Less than 1000	Quarterly	0.100%
From 1000 to less than FCY 50,000	Quarterly	0.150%
From 50,000 & above	Quarterly	0.200%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.200%

Two Months

From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.200%

Three Months

From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.200%

Six Months

From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.200%

Twelve Months

From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.200%

Prepared by:

*Foz Y*

Pool Manager

Approved by:

*[Signature]*  
Head, Retail Channel Liability

Reviewed by:

*[Signature]*

Unit Head Pool Management

*[Signature]*  
13/7/18

Head, Islamic Banking

Recommend by:

*[Signature]*

Head Islamic Projects

*[Signature]*  
17/7/18

Resident Sharia'h Board Member