

**INDICATIVE AND ANNUALISED RATES OF EXPECTED RETURN OF
PROFIT/INTEREST ON PLS/FC DEPOSITS FOR THE PERIOD 01-07-2010 TO 31-12-2010**

Sr.No.	Category of Deposit	Indicative Rate of Profit P.A. %	Annualized Rate of Expected return %
<u>A- PAK RUPEES DEPOSITS</u>			
1.	PLS – Saving Chequing Account For balances from Rs.1/= and above The profit is payable on six monthly basis and calculated on minimum monthly balance during the month. The profit will be credited to respective accounts on the 30 th of June and 31 st December.	5.00	5.06
2.	RMPSA (Remittance Munafa Plus Saving Accounts) New account opening closed w.e.f. 01-07-2010 For balances from Rs.1/= and above: The Profit calculated on minimum monthly balance during the month will be credited to respective accounts on the last working day of each month.	5.00	5.12
3.	HBL – Value Account (VA) For minimum monthly balance during the month up to Rs.1,000,000/= 7.00 7.19 For minimum monthly balance during the month above Rs.1,000,000/= 5.00 5.09 The Profit is payable on quarterly basis and calculated on minimum monthly balance between first day and last day of the month. The profit will be credited to respective accounts at quarter end.		
4.	HBL – Business Value Account (BVA) On Daily Actual Deposits Less than Rs.1,000,000/= 0.00 0.00 On Daily Actual Deposits of Rs.1,000,000/= but less than Rs.2,500,000/= 4.25 4.32 On Daily Actual Deposits of Rs.2,500,000/= & above 5.25 5.35 The profit is payable on quarterly basis and calculated on daily product basis. The profit will be credited to respective accounts at quarter end.		
5.	SSB (Special Saving Bank Deposit Scheme) Scheme Closed (New account opening closed w.e.f. 01-06-2008) On Daily Actual Deposits Less than Rs.500 (M) 5.00 5.12 On Daily Actual Deposits of Rs.500 (M) but less than Rs.2,000 (M) 10.00 10.47 On Daily Actual Deposits of Rs.2,000 (M) and above 10.50 11.02 The Profit will be credited to respective accounts on the last working day of each month.		
6.	DMA (Daily Munafa Account) On Daily Actual Deposits Less than Rs.50 (M) 5.00 5.12 On Daily Actual Deposits of Rs.50 (M) but less than Rs.100 (M) 6.00 6.17 On Daily Actual Deposits of Rs.100 (M) but less than Rs.250 (M) 6.50 6.70 On Daily Actual Deposits of Rs.250 (M) but less than Rs.500 (M) 7.00 7.23 On Daily Actual Deposits of Rs.500 (M) but less than Rs.1 Billion 7.50 7.76 On Daily Actual Deposits of Rs.1 Billion and above 8.50 8.84 The Profit will be credited to respective accounts on the last working day of each month.		
7.	DPA (Daily Progressive Account) On Daily Actual Deposits Less than Rs.500 (K) 5.00 5.12 On Daily Actual Deposits of Rs.500 (K) but less than Rs.1 (M) 6.25 6.43 On Daily Actual Deposits of Rs.1 (M) but less than Rs.5 (M) 6.50 6.70 On Daily Actual Deposits of Rs.5 (M) but less than Rs.25 (M) 7.50 7.76 On Daily Actual Deposits of Rs.25 (M) but less than Rs.50 (M) 8.00 8.30 On Daily Actual Deposits of Rs.50 (M) but less than Rs.100 (M) 8.50 8.84 On Daily Actual Deposits of Rs.100 (M) but less than Rs.250 (M) 8.75 9.11 On Daily Actual Deposits of Rs.250 (M) but less than Rs.500 (M) 9.00 9.38 On Daily Actual Deposits of Rs.500 (M) but less than Rs.1 (B) 9.25 9.65 On Daily Actual Deposits of Rs.1 Billion and above 10.00 10.47 The Profit will be credited to respective accounts on the last working day of each month.		

8. ND (Notice Deposit)			
	7 to 29 days notice		5.00 5.12
	30 days and over notice		5.00 5.12
	Profit is payable on encashment only. No interim profit is payable.		
9. HBL Advantage Account			
	3 Months	On Maturity	7.00 7.00
	6 Months	On Maturity	7.50 7.50
	One Year	Monthly	9.25 9.65
		Quarterly	9.50 9.84
		Six Monthly	9.75 9.99
		On Maturity	10.25 10.25
	Three Years	Monthly	9.50 9.92
		Quarterly	9.75 10.11
		Six Monthly	10.00 10.25
		On Maturity	12.25 11.00
	Five Years	Monthly	10.25 10.75
		Quarterly	10.50 10.92
		Six Monthly	10.75 11.04
		On Maturity	13.50 10.87
	Ten Years	Monthly	10.75 11.30
		Quarterly	11.00 11.46
		Six Monthly	11.25 11.57
		On Maturity	16.50 10.24
10. RMPD (Remittance Munafa Plus Deposit) New account opening closed w.e.f. 01-07-2010			
	One Year – Profit payable on Monthly basis		7.80 8.08
	One Year – Profit payable on Quarterly basis		8.00 8.24
	One Year – Profit payable on Half Yearly basis		8.20 8.37
	One Year – Profit payable on Maturity		8.50 8.50
	Three Years – Profit payable on Monthly basis		8.80 9.16
	Three Years – Profit payable on Quarterly basis		9.20 9.52
	Three Years – Profit payable on Half Yearly basis		9.60 9.83
	Three Years – Profit payable on Yearly basis		10.00 10.00
	Three Years – Profit payable on Maturity		10.00 9.14
	Five Years – Profit payable on Monthly basis		10.25 10.75
	Five Years – Profit payable on Quarterly basis		10.50 10.92
	Five Years – Profit payable on Half Yearly basis		10.75 11.04
	Five Years – Profit payable on Yearly basis		11.00 11.00
	Five Years – Profit payable on Maturity		11.00 9.16
11. IPD (Investment Plus Deposit)			
	The Rates of profit on IPD will be conveyed on daily basis by Treasury Division.		

B- FOREIGN CURRENCY DEPOSITS

12. F.C. Saving Deposits Under New Rules			
	FC SB – Less than US \$ 1000		0.10 0.10
	FC SB – US \$ 1000 to Less than US \$ 50,000		0.15 0.15
	FC SB – From US \$ 50,000 & above		0.20 0.20
	FC SB – Less than EURO 1000		0.10 0.10
	FC SB – From EURO 1,000 & above		0.30 0.30
	FC SB – Less than UK £ 1000		0.10 0.10
	FC SB – From UK £ 1,000 & above		0.40 0.40
	The Interest is payable on quarterly basis and calculated on minimum monthly balance between first day and last day of the month. The interest will be credited to respective accounts at quarter end.		

13. F.C. Saving Deposits Under Old Rules

FC SB – Less than US \$ 1000	0.10	0.10
FC SB – US \$ 1000 to Less than US \$ 50,000	0.10	0.10
FC SB – From US \$ 50,000 & above	0.10	0.10
FC SB – Less than EURO 1000	0.10	0.10
FC SB – From EURO 1,000 & above	0.10	0.10
FC SB – Less than UK £ 1000	0.10	0.10
FC SB – From UK £ 1,000 & above	0.10	0.10

The Interest is payable on quarterly basis and calculated on minimum monthly balance between first day and last day of the month. The interest will be credited to respective accounts at quarter end.

14. HYFFD (High Yield Foreign Currency Fixed Deposit)**(A) US Dollar**

HYFFD One Month – From US \$ 1,000 to 99,999	0.05	0.05
HYFFD One Month – From US \$ 100,000 to 499,999	0.05	0.05
HYFFD One Month – From US \$ 500,000 & above	0.10	0.10
HYFFD Two Months – From US \$ 1,000 to 99,999	0.05	0.05
HYFFD Two Months – From US \$ 100,000 to 499,999	0.05	0.05
HYFFD Two Months – From US \$ 500,000 & above	0.10	0.10
HYFFD Three Months – From US \$ 1,000 to 99,999	0.05	0.05
HYFFD Three Months – From US \$ 100,000 to 499,999	0.10	0.10
HYFFD Three Months – From US \$ 500,000 & above	0.15	0.15
HYFFD Six Months – From US \$ 1,000 to 99,999	0.20	0.20
HYFFD Six Months – From US \$ 100,000 to 499,999	0.30	0.30
HYFFD Six Months – From US \$ 500,000 & above	0.40	0.40
HYFFD Twelve Months – From US \$ 1,000 to 99,999	0.70	0.70
HYFFD Twelve Months – From US \$ 100,000 to 499,999	0.80	0.80
HYFFD Twelve Months – From US \$ 500,000 & above	0.90	0.90

(B) EURO

HYFFD One Month – From EURO 1,000 to 99,999	0.05	0.05
HYFFD One Month – From EURO 100,000 to 499,999	0.10	0.10
HYFFD One Month – From EURO 500,000 & above	0.20	0.20
HYFFD Two Months – From EURO 1,000 to 99,999	0.10	0.10
HYFFD Two Months – From EURO 100,000 to 499,999	0.20	0.20
HYFFD Two Months – From EURO 500,000 & above	0.30	0.30
HYFFD Three Months – From EURO 1,000 to 99,999	0.20	0.20
HYFFD Three Months – From EURO 100,000 to 499,999	0.30	0.30
HYFFD Three Months – From EURO 500,000 & above	0.40	0.40
HYFFD Six Months – From EURO 1,000 to 99,999	0.50	0.50
HYFFD Six Months – From EURO 100,000 to 499,999	0.60	0.60
HYFFD Six Months – From EURO 500,000 & above	0.70	0.70
HYFFD Twelve Months – From EURO 1,000 to 99,999	0.70	0.70
HYFFD Twelve Months – From EURO 100,000 to 499,999	0.80	0.80
HYFFD Twelve Months – From EURO 500,000 & above	0.90	0.90

(C) Sterling Pound

HYFFD One Month – From UK £ 1,000 to 99,999	0.10	0.10
HYFFD One Month – From UK £ 100,000 to 499,999	0.20	0.20
HYFFD One Month – From UK £ 500,000 & above	0.30	0.30
HYFFD Two Months – From UK £ 1,000 to 99,999	0.10	0.10
HYFFD Two Months – From UK £ 100,000 to 499,999	0.20	0.20
HYFFD Two Months – From UK £ 500,000 & above	0.30	0.30
HYFFD Three Months – From UK £ 1,000 to 99,999	0.20	0.20
HYFFD Three Months – From UK £ 100,000 to 499,999	0.30	0.30
HYFFD Three Months – From UK £ 500,000 & above	0.40	0.40
HYFFD Six Months – From UK £ 1,000 to 99,999	0.30	0.30
HYFFD Six Months – From UK £ 100,000 to 499,999	0.40	0.40
HYFFD Six Months – From UK £ 500,000 & above	0.50	0.50
HYFFD Twelve Months – From UK £ 1,000 to 99,999	0.60	0.60
HYFFD Twelve Months – From UK £ 100,000 to 499,999	0.70	0.70
HYFFD Twelve Months – From UK £ 500,000 & above	0.80	0.80

The Interest will be paid on Maturity only. No interim interest is payable.

15. PLS Over due TDR, Khas TDR, GIS, MIS-5 years, MIS-3 years, GTD & CPDC	5.00	5.00
Profit is payable on encashment for completed number of months.		

NOTE:-

Withholding Tax and Zakat (where ever applicable) is deductible as per rules prescribed by the Government from time to time on the above products.