

ISLAMIC PROFIT RATES									
BANKING PROFIT KATES November 2023									
Product Name	Payment Frequency	Profit Rate							
Foreign Currency Accounts									
HBL Islamic PLS Account (FCY)									
Less than 1000	Monthly	0.9378%							
From 1000 to less than FCY 50,000	Monthly	0.9378%							
From 50,000 & above	Monthly	0.9378%							

Prepared by:	Reviewed by:	Recommend by:
Pool Manager	Unit Head, Pool Management	Head, Islamic Product Structuring
Muhammad Saadan Sarwar	Khawaja Farhan Usman	Muhammad Mujeeb Beig
Approved by:		
Head Retail- Islamic Banking		Resident Sharia'h Board Member
Raja Sohail Saraj		Mufti Yahya Asim



## HISTORICAL PROFIT RATES

	Payment	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month				Month	Month	Month	Month	Month	Month			Month	Month	
Product Name	Frequency	Oct	Nov	Dec	Jan	Feb 2022	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov
		2021	2021	2021	2022		2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023
Local Currency Accounts SAVING ACCOUNTS																											
HBL Islamic PLS Account	Monthly	4.23%	3.50%	3.50%	3.50%	3.90%	3.90%	3.92%	5.00%	5.00%	5.02%	5.03%	5.00%		6.17%	6.18%	6.18%	6.48%	6.40%	6.40%	6.68%		7.71%				
HBL Nisa Tawfir Islamic Saving Account	Monthly	7.86%	6.50%	6.50%	8.26%	8.25%	8.75%	9.14%	11.67%	13.50%	13.93%	13.08%	13.62%	13.63%	13.60%	13.62%	14.57%	14.73%	15.63%	18.50%	19.54%	19.50%	20.50%	20.50%	20.50%	20.49%	20.50
HBL Rutba Islamic Saving Account	Monthly	-	-	-	-	-	-	-	-	-	12.26%	12.57%	13.50%	13.51%	13.48%	13.50%	14.37%	14.73%	15.43%	18.50%	19.54%	19.50%	20.50%	20.50%	20.50%	20.50%	20.50
HBL Uraan Islamic Saving Account	Monthly	-			-	-	-	-	-		-		-	13.51%	13.48%	13.50%	14.37%	14.73%	15.43%	18.50%	19.54%	19.50%	20.50%	20.50%	20.50%	20.50%	20.50
HBL Al-Mukhtar Account	Monthly	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.07%	0.07%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.079
HBL at Work Islamic Premium Account	Jan & Jul	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.079
Remunerative Non-Chequing Current Margin Account	Jan & Jul	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.079
Funds Acceptance under SBP ILTFF	Quarterly	2.42%	2.00%	2.00%	2.00%	2.00%	2.00%	2.01%	2.56%	2.56%	2.23%	9.05%	9.01%	10.01%	9.99%	10.00%	11.00%	13.20%	13.00%	13.00%	18.04%	18.00%	18.03%	19.00%	19.00%	19.00%	2.009
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.01%	2.56%	2.56%	2.23%	9.05%	9.01%	10.01%	9.99%	10.00%	11.00%	13.20%	13.00%	13.00%	18.04%	18.00%	18.03%	19.00%	19.00%	19.00%	2.009
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	4.00%	4.00%	2.50%	2.50%	2.50%	2.50%	2.51%	3.21%	3.21%	2.79%	2.51%	2.50%	6.50%	6.49%	6.50%	6.65%	6.60%	6.50%	6.50%	6.51%	6.50%	6.51%	6.50%	6.50%	6.50%	2.009
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.079
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.079
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.079
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	18.00%	18.00%	19.00%	19.00%	19.00
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.28%	1.28%	1.11%	1.01%	1.00%	1.00%	1.00%	1.00%	1.00%	1.30%	5.00%	5.00%	5.01%	5.00%	5.01%	5.00%	5.00%	5.00%	1.009
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.01%	2.56%	2.56%	2.23%	9.05%	9.01%	10.00%	9.99%	10.00%	11.00%	13.20%	13.00%	13.00%	18.04%	18.00%	18.03%	19.00%	19.00%	19.00%	0.07
HBL Al-Irtifa Account		•						•	•				•		•	•	•						•				
Deposits of Rs.1 but less than 500K	Monthly	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	6.28%	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71
Deposits of Rs.500K but less than 1(M)	Monthly	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%		6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%		8.45%	8.86%	
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.47%	3.70%	3.70%	3.70%		4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%				6.28%	6.58%	6.50%	6.50%	6.69%				8.45%	8.86%	
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%		6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%		8.45%	8.86%	
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%			6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%		8.45%	8.86%	
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	6.28%	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%		8.45%	8.86%	8.719
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%			6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%		8.45%	8.86%	
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	6.28%	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.719
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	6.28%	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.719
Deposits of Rs. 1(B) and above	Monthly	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%		5.32%	6.29%				6.58%	6.50%	6.50%	6.69%	6.68%			8.45%	8.86%	
AL-SAMARAT TERM ACCOUNTS								,																			
Profit on Maturity																											
Al - Samarat 1 Month	Maturity	4.72%	3.90%	3.90%	3.90%	4.20%	4.20%	4.22%	5.39%	5.39%	5.57%	5.52%	5.57%	6.59%	6.57%	6.58%	6.58%	6.69%	6.58%	6.58%	6.70%	6.69%	8 21%	8.20%	8.50%	8.90%	8 90'
Al - Samarat 3 Months	Maturity	4.96%	4.10%	4.10%	4.10%	4.35%	4.35%	4.37%	5.58%	5.58%	6.13%	6.02%	6.13%	6.99%	6.97%		6.98%	7.09%	6.98%	6.98%	7.10%	7.09%	8.31%		8.55%	8.91%	
Al - Samarat 6 Months	Maturity	5.20%	4.30%	4.30%	4.31%	4.55%	4.55%	4.57%	5.83%	5.83%	6.69%	6.52%	6.69%				7.38%	7.49%	7.38%	7.38%	7.50%					8.92%	
Al - Samarat One Year	Maturity	5.44%	4.50%	4.50%	4.51%	4.75%	4.75%	4.77%	6.09%	6.09%	7.24%	7.02%	7.24%				8.50%	8.64%	8.50%	8.50%	8.66%				8.95%	9.45%	
Al - Samarat Three Years	Maturity	6.05%	5.00%	5.00%	5.01%	5.25%	5.25%	5.27%	6.73%	6.73%	7.80%		7.80%				8.51%		8.51%	8.51%	8.67%	8.65%			9.00%	9.55%	
Al - Samarat Five Years	Maturity	6.65%		5.50%			5.75%	5.78%			8.36%																
Profit on Monthly		0.007	0.00,0	0.00,0	0.02/-			011.072			0.007.	0.00,1	0.007	0.007.	0.0.7.	0.00,1	0.00.1	0	0.00.1	0.0071							
Al - Samarat One Year	Monthly	5.14%	4.25%	4.25%	4.26%	4.50%	4.50%	4.52%	5.77%	5.77%	6.58%	6.42%	6.58%	7.49%	7.47%	8.50%	8.50%	8.64%	8.50%	8.50%	7.62%	7.60%	8.21%	8.20%	8.65%	9.15%	9 15
Al - Samarat Three Years	Monthly	5.44%	4.50%	4.50%	4.51%	4.75%	4.75%	4.77%	6.09%	6.09%	7.13%	6.92%	7.13%	7.89%			7.88%	8.01%	7.88%	7.88%	8.03%		8.31%				
Al - Samarat Five Years	Monthly	6.05%	5.00%	5.00%	5.01%	5.25%		5.27%	6.73%	6.73%	7.69%	7.42%						8.41%				8.41%				9.35%	
Profit on Quarterly		,/0				,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						, ,,,,,,,,						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							,
Al - Samarat One Year	Quarterly	5.26%	4.35%	4.35%	4.36%	4.60%	4,60%	4.62%	5.90%	5.90%	6.80%	6.62%	6.80%	7.59%	7.57%	7.58%	7.58%	7.70%	7.58%	7.58%	7.72%	7.70%	8.31%	8.30%	8.75%	9.25%	9.25
Al - Samarat Three Years	Quarterly	5.74%	4.75%	4.75%	4.76%	5.00%	5.00%	5.02%	6.41%	6.41%	7.36%	7.12%	7.36%	7.99%	7.97%	7.98%	7.98%	8.11%	7.98%	7.98%	8.13%	8.11%	8.41%			9.35%	
Al - Samarat Five Years	Quarterly	6.35%	5.25%	5.25%	5.26%	5.50%	5.50%	5.53%	7.05%	7.05%	7.91%	7.62%	7.91%	8.39%			8.38%	8.51%	8.38%	8.38%	8.56%	8.51%	8.51%		8.90%	9.45%	
Profit on Semi Annually	Z=11011y	2.3370	2.23/0	5.2570	1 2.2070	2.3070	2.2070	0.0070						0.0070	0.0770	2.23/0	2.23/0	0.02/0	2.20/0	2.20/0	2.2070	2.22/0	5.51/6	2.23/0	2.23/0	2370	
Al - Samarat One Year	Semi Annually	5.38%	4.45%	4.45%	4.46%	4.70%	4.70%	4.72%	6.03%	6.03%	7.02%	6.82%	7.02%	7.69%	7.67%	7.68%	7.68%	7.80%	7.68%	7.68%	7.82%	7.80%	8.41%	8.40%	9.55%	9.35%	9.35
Al - Samarat Three Years	Semi Annually	5.92%	4.90%	4.90%	4.91%	5.15%	5.15%	5.17%	6.60%	6.60%	7.58%	7.32%	7.85%	8.09%			8.08%	8.20%	8.08%	8.08%	8.22%	8.20%				9.45%	



## HISTORICAL PROFIT RATES

	Payment	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month I	Month									
Product Name	Frequency	Oct	Nov	Dec	Jan	Feb 2022	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov
	rrequency	2021	2021	2021	2022	. CD 2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023
Foreign Currency Accounts																											
HBL Islamic PLS Account (FCY)																											
HBL Islamic PLS FCY Less than 1000	Quarterly	0.10%	0.11%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.87%	0.87%	0.87%		0.88%	
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.15%	0.12%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.06%	0.06%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.87%	0.87%	0.87%	0.88%	0.88%	0.94%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.20%	0.13%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.06%	0.07%	0.87%	0.87%	0.87%	0.88%	0.88%	0.94%
HBL Islamic High Yield Investment Deposit (FCY)																											
One Month																											
From 1,000 to 99,999	Maturity	0.19%	0.14%	0.135%	0.130%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.90%	0.90%	0.90%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity							0.14%	0.14%		0.14%		0.06%				0.06%		0.06%							0.00%	
From 500,000 & above	Maturity	0.21%	0.15%	0.145%	0.140%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.90%	0.90%	0.90%	0.00%	0.00%	0.00%
Two Months																											
From 1,000 to 99,999	Maturity	0.19%	0.14%	0.135%	0.130%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%			0.05%									0.91%	0.91%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity					0.14%		0.14%		0.14%	0.14%		0.06%		0.06%											0.00%	
From 500,000 & above	Maturity	0.21%	0.15%	0.145%	0.140%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.06%	0.06%	0.91%	0.91%	0.91%	0.00%	0.00%	0.00%
Three Months																											
From 1,000 to 99,999	Maturity	0.19%	0.15%		0.140%		0.14%	0.14%	0.14%	0.14%	0.14%	0.13%							0.07%			0.92%	0.92%				0.00%
From 100,000 to 499,999	Maturity	0.20%	0.17%		0.161%		0.16%	0.16%	0.16%	0.17%	0.17%	0.14%	0.06%					0.07%	0.07%			0.92%	0.92%				0.00%
From 500,000 & above	Maturity	0.21%	0.21%	0.207%	0.201%	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.14%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.07%	0.92%	0.92%	0.92%	0.00%	0.00%	0.00%
Six Months																											
From 1,000 to 99,999	Maturity					0.20%			0.20%			0.21%														0.00%	
From 100,000 to 499,999	Maturity	0.21%		0.249%			0.24%	0.24%	0.24%	0.25%	0.25%	0.25%	0.10%					0.09%	0.09%		0.07%						0.00%
From 500,000 & above	Maturity	0.22%	0.32%	0.311%	0.301%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.12%	0.12%	0.12%	0.12%	0.09%	0.09%	0.09%	0.06%	0.07%	0.93%	0.93%	0.93%	0.00%	0.00%	0.00%
Twelve Months																											
From 1,000 to 99,999	Maturity					0.31%							0.12%	0.12%	0.12%	0.12%	0.09%	0.09%	0.09%	0.06%	0.07%	0.94%	0.94%	0.94%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity					0.32%								0.13%													
From 500,000 & above	Maturity	0.22%	0.34%	0.332%	0.321%	0.33%	0.33%	0.33%	0.32%	0.33%	0.33%	0.33%	0.13%	0.13%	0.13%	0.13%	0.10%	0.10%	0.10%	0.06%	0.07%	0.94%	0.94%	0.94%	0.00%	0.00%	0.00%
2 Years																											
From 1,000 to 99,999	Maturity					0.33%		0.33%	0.32%		0.33%	0.33%		0.13%												0.00%	
From 100,000 to 499,999	Maturity	0.24%			0.327%	0.33%	0.33%	0.33%	0.33%	0.34%	0.34%	0.34%	0.13%				0.10%		0.10%							0.00%	
From 500,000 & above	Maturity	0.25%	0.35%	0.342%	0.331%	0.34%	0.34%	0.34%	0.33%	0.34%	0.34%	0.34%	0.13%	0.13%	0.13%	0.13%	0.10%	0.10%	0.10%	0.06%	0.07%	0.95%	0.95%	0.95%	0.00%	0.00%	0.00%
3 Years																											
From 1,000 to 99,999	Maturity					0.35%					0.35%			0.14%												0.00%	
From 100,000 to 499,999	Maturity					0.35%	0.35%	0.35%	0.35%	0.36%	0.36%	0.36%	0.14%		0.14%				0.10%		0.07%			0.96%			0.00%
From 500,000 & above	Maturity	0.28%	0.37%	0.363%	0.351%	0.36%	0.36%	0.36%	0.35%	0.36%	0.36%	0.36%	0.14%	0.14%	0.14%	0.14%	0.11%	0.11%	0.11%	0.06%	0.07%	0.96%	0.96%	0.96%	0.00%	0.00%	0.00%
4 Years																											
From 1,000 to 99,999	Maturity	0.29%			0.361%		0.37%	0.37%	0.36%	0.37%	0.37%	0.37%			0.15%								0.97%			0.00%	
From 100,000 to 499,999	Maturity	0.30%			0.367%		0.37%	0.37%	0.37%	0.38%	0.38%		0.15%		0.15%		0.11%				0.07%					0.00%	
From 500,000 & above	Maturity	0.31%	0.39%	0.384%	0.371%	0.38%	0.38%	0.38%	0.37%	0.38%	0.38%	0.38%	0.15%	0.15%	0.15%	0.15%	0.11%	0.11%	0.11%	0.06%	0.07%	0.97%	0.97%	0.97%	0.00%	0.00%	0.00%
5 Years																											
From 1,000 to 99,999	Maturity					0.38%			0.38%					0.15%													
From 100,000 to 499,999	Maturity	0.33%	0.40%		0.381%		0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.15%					0.12%			0.07%				0.00%		0.00%
From 500,000 & above	Maturity	0.34%	0.42%	0.415%	0.401%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.16%	0.16%	0.16%	0.16%	0.12%	0.12%	0.12%	0.06%	0.07%	0.98%	0.98%	0.98%	0.00%	0.00%	0.00%
Note: The profit rates are rounded off to two digits after decimal places																											

Prepared by:	Reviewed by:	Recommend by:
Pool Manager Muhammad Saadan Sarwar Approved by:	Unit Head, Pool Management Khawaja Farhan Usman	Head, Islamic Product Structuring Muhammad Mujeeb Beig
Head Retail-Islamic Banking Raja Sohail Saraj		Resident Sharia'h Board Member Mufti Yahya Asim