



ISLAMIC
BANKING

PROFIT RATES
November 2023

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	8.6097%
HBL Nisa Tawfir	Monthly	20.4992%
HBL Rutba Islamic Saving Account	Monthly	20.4992%
HBL Uraan Islamic Saving Account	Monthly	20.4990%
HBL Al-Mukhtar Account	Monthly	0.0659%
HBL at Work Islamic Premium Account	Semi Annually	0.0660%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.0660%
Funds Acceptance under SBP ILTFF	Monthly	1.9998%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	1.9998%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	1.9998%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.0660%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.0660%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.0661%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	18.9963%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.0000%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.0661%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	8.7096%
Deposits of Rs.500K but less than 1(M)	Monthly	8.7096%
Deposits of Rs.1(M) but less than 5(M)	Monthly	8.7096%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	8.7096%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	8.7096%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	8.7096%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	8.7096%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	8.7096%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	8.7096%
Deposits of Rs. 1(B) and above	Monthly	8.7096%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	8.8995%
Al - Samarat 3 Months	Maturity	8.9096%
Al - Samarat 6 Months	Maturity	8.9195%
Al - Samarat One Year	Maturity	9.4496%
Al - Samarat Three Years	Maturity	9.5495%
Al - Samarat Five Years	Maturity	9.6497%
Profit on Monthly		
Al - Samarat One Year	Monthly	9.1497%
Al - Samarat Three Years	Monthly	9.2496%
Al - Samarat Five Years	Monthly	9.3495%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	9.2496%
Al - Samarat Three Years	Quarterly	9.3495%
Al - Samarat Five Years	Quarterly	9.4496%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	9.3495%
Al - Samarat Three Years	Semi Annually	9.4496%
Al - Samarat Five Years	Semi Annually	9.5495%



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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%

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