



ISLAMIC  
BANKING

**PROFIT RATES**  
**October 2023**

Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
HBL Islamic PLS Account	Monthly	8.76163%
HBL Nisa Tawfir	Monthly	20.49448%
HBL Rutba Islamic Saving Account	Monthly	20.50371%
HBL Uraan Islamic Saving Account	Monthly	20.50368%
HBL Al-Mukhtar Account	Monthly	0.06579%
HBL at Work Islamic Premium Account	Semi Annually	0.06603%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06603%
Funds Acceptance under SBP ILTFF	Monthly	19.00348%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	19.00348%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	6.50130%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.06579%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.06579%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.06608%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	19.00000%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	5.00087%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	19.00348%
<b>HBL Al-Irtifa Account</b>		
Deposits of Rs.1 but less than 500K	Monthly	8.86151%
Deposits of Rs.500K but less than 1(M)	Monthly	8.86159%
Deposits of Rs.1(M) but less than 5(M)	Monthly	8.86159%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	8.86159%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	8.86159%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	8.86159%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	8.86159%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	8.86159%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	8.86159%
Deposits of Rs. 1(B) and above	Monthly	8.86159%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
Al - Samarat 1 Month	Maturity	8.90157%
Al - Samarat 3 Months	Maturity	8.91167%
Al - Samarat 6 Months	Maturity	8.92156%
Al - Samarat One Year	Maturity	9.45166%
Al - Samarat Three Years	Maturity	9.55183%
Al - Samarat Five Years	Maturity	9.65178%
<b>Profit on Monthly</b>		
Al - Samarat One Year	Monthly	9.15178%
Al - Samarat Three Years	Monthly	9.25174%
Al - Samarat Five Years	Monthly	9.35170%
<b>Profit on Quarterly</b>		
Al - Samarat One Year	Quarterly	9.25174%
Al - Samarat Three Years	Quarterly	9.35170%
Al - Samarat Five Years	Quarterly	9.45166%
<b>Profit on Semi Annually</b>		
Al - Samarat One Year	Semi Annually	9.35170%
Al - Samarat Three Years	Semi Annually	9.45166%
Al - Samarat Five Years	Semi Annually	9.55183%



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<b>Foreign Currency Accounts</b>		
<b>HBL Islamic PLS Account (FCY)</b>		
Less than 1000	Monthly	0.880%
From 1000 to less than FCY 50,000	Monthly	0.880%
From 50,000 & above	Monthly	0.880%