



**ISLAMIC
BANKING**

**PROFIT RATES
Sept 2023**

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	8.34843%
HBL Nisa Tawfir	Monthly	20.49955%
HBL Rutba Islamic Saving Account	Monthly	20.49598%
HBL Uraan Islamic Saving Account	Monthly	20.49583%
HBL Al-Mukhtar Account	Monthly	0.06576%
HBL at Work Islamic Premium Account	Semi Annually	0.06590%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06590%
Funds Acceptance under SBP ILTF	Monthly	18.99635%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	18.99635%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	6.49877%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.06590%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.06590%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.06590%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	18.99635%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	4.99911%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	18.99635%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	8.44843%
Deposits of Rs.500K but less than 1(M)	Monthly	8.44846%
Deposits of Rs.1(M) but less than 5(M)	Monthly	8.44846%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	8.44846%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	8.44846%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	8.44846%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	8.44846%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	8.44846%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	8.44846%
Deposits of Rs. 1(B) and above	Monthly	8.44846%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	8.49837%
Al - Samarat 3 Months	Maturity	8.54829%
Al - Samarat 6 Months	Maturity	8.59840%
Al - Samarat One Year	Maturity	8.94821%
Al - Samarat Three Years	Maturity	8.99832%
Al - Samarat Five Years	Maturity	9.09835%
Profit on Monthly		
Al - Samarat One Year	Monthly	8.64832%
Al - Samarat Three Years	Monthly	8.69843%
Al - Samarat Five Years	Monthly	8.79826%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	8.74835%
Al - Samarat Three Years	Quarterly	8.79826%
Al - Samarat Five Years	Quarterly	8.89829%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	9.55120%
Al - Samarat Three Years	Semi Annually	8.84838%
Al - Samarat Five Years	Semi Annually	8.89829%

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.881%
From 1000 to less than FCY 50,000	Monthly	0.881%
From 50,000 & above	Monthly	0.881%


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