

## PROFIT RATES February 2024

Local Currency Accounts  SAVING ACCOUNTS  HBL Islamic PLS Account  HBL Islamic PLS Account  HBL Nisa Tawfir  HBL Rutba Islamic Saving Account  HBL Uraan Islamic Saving Account  HBL Uraan Islamic Saving Account  HBL ISLAMIC MAHANA AMDAN  HBL ISLAMIC NISA TAWFIR PLUS  HBL Al-Mukhtar Account  HBL at Work Islamic Premium Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Monthly  Monthly  Monthly  Monthly  Monthly  Monthly  Semi Annually  Semi Annually  Quarterly  Quarterly  Quarterly	8.76% 20.51% 20.51% 20.51% 20.51% 0.07% 0.07% 0.07% 2.00% 2.00% 0.07%
HBL Islamic PLS Account  HBL Nisa Tawfir  HBL Rutba Islamic Saving Account  HBL Uraan Islamic Saving Account  HBL Uraan Islamic Saving Account  HBL ISLAMIC MAHANA AMDAN  HBL ISLAMIC NISA TAWFIR PLUS  HBL AI-Mukhtar Account  HBL at Work Islamic Premium Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Monthly  Monthly  Monthly  Monthly  Monthly  Semi Annually  Semi Annually  Quarterly  Quarterly	20.51% 20.51% 20.51% 20.51% 20.51% 0.07% 0.07% 0.07% 2.00% 2.00%
HBL Nisa Tawfir  HBL Rutba Islamic Saving Account  HBL Uraan Islamic Saving Account  HBL ISLAMIC MAHANA AMDAN  HBL ISLAMIC NISA TAWFIR PLUS  HBL Al-Mukhtar Account  HBL at Work Islamic Premium Account  Remunerative Non-Chequing Current Margin Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Monthly  Monthly  Monthly  Monthly  Monthly  Semi Annually  Semi Annually  Quarterly  Quarterly	20.51% 20.51% 20.51% 20.51% 20.51% 0.07% 0.07% 0.07% 2.00% 2.00%
HBL Rutba Islamic Saving Account  HBL Uraan Islamic Saving Account  HBL Uraan Islamic Saving Account  HBL ISLAMIC MAHANA AMDAN  HBL ISLAMIC NISA TAWFIR PLUS  HBL Al-Mukhtar Account  HBL at Work Islamic Premium Account  Remunerative Non-Chequing Current Margin Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Monthly  Monthly  Monthly  Monthly  Semi Annually  Semi Annually  Quarterly  Quarterly	20.51% 20.51% 20.51% 0.07% 0.07% 0.07% 2.00% 2.00%
HBL Rutba Islamic Saving Account  HBL Uraan Islamic Saving Account  HBL Uraan Islamic Saving Account  HBL ISLAMIC MAHANA AMDAN  HBL ISLAMIC NISA TAWFIR PLUS  HBL Al-Mukhtar Account  HBL at Work Islamic Premium Account  Remunerative Non-Chequing Current Margin Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Monthly  Monthly  Monthly  Monthly  Semi Annually  Semi Annually  Quarterly  Quarterly	20.51% 20.51% 20.51% 0.07% 0.07% 0.07% 2.00% 2.00%
HBL Uraan Islamic Saving Account  HBL ISLAMIC MAHANA AMDAN  HBL ISLAMIC NISA TAWFIR PLUS  HBL Al-Mukhtar Account  HBL at Work Islamic Premium Account  Remunerative Non-Chequing Current Margin Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Monthly  Monthly  Monthly  Semi Annually  Semi Annually  Monthly  Quarterly  Quarterly	20.51% 20.51% 0.07% 0.07% 0.07% 0.07% 2.00% 2.00%
HBL ISLAMIC MAHANA AMDAN  HBL ISLAMIC NISA TAWFIR PLUS  HBL Al-Mukhtar Account  HBL at Work Islamic Premium Account  Remunerative Non-Chequing Current Margin Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Monthly  Monthly  Semi Annually  Semi Annually  Monthly  Quarterly  Quarterly  Quarterly	20.51%  0.07%  0.07%  0.07%  2.00%  2.00%
HBL Al-Mukhtar Account  HBL at Work Islamic Premium Account  Remunerative Non-Chequing Current Margin Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Semi Annually  Semi Annually  Monthly  Quarterly  Quarterly  Quarterly	0.07% 0.07% 0.07% 0.07% 2.00% 2.00%
HBL Al-Mukhtar Account  HBL at Work Islamic Premium Account  Remunerative Non-Chequing Current Margin Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Semi Annually  Semi Annually  Monthly  Quarterly  Quarterly  Quarterly	0.07% 0.07% 0.07% 2.00% 2.00%
HBL at Work Islamic Premium Account  Remunerative Non-Chequing Current Margin Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Semi Annually Semi Annually Monthly Quarterly Quarterly Quarterly	0.07% 0.07% 2.00% 2.00%
Remunerative Non-Chequing Current Margin Account  Funds Acceptance under SBP ILTFF  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Semi Annually  Monthly  Quarterly  Quarterly  Quarterly	0.07% 2.00% 2.00% 2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly  Quarterly  Quarterly  Quarterly	2.00% 2.00% 2.00%
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FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly Quarterly Quarterly	2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly Quarterly	2.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals		0.070/
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.07%
		0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.07%
	Quarterly	19.00%
SLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly	0.07%
HBL Al-Irtifa Account	· · · · · · · · · · · · · · · · · · ·	
Deposits of Rs.1 but less than 500K	Monthly	8.86%
Deposits of Rs.500K but less than 1(M)	Monthly	8.86%
Deposits of Rs.1(M) but less than 5(M)	Monthly	8.86%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	8.86%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	8.86%
Deposits of Rs. 50(M) but less than 100(M)		
	Monthly	8.86%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	8.86%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	8.86%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	8.86%
Deposits of Rs. 1(B) and above	Monthly	8.86%
AL-SAMARAT TERM DEPOSITS Profit on Maturity		
Al - Samarat 1 Month	Maturity	9.00%
Al - Samarat 1 Months		
	Maturity	9.10%
Al - Samarat 6 Months	Maturity	9.20%
Al - Samarat One Year	Maturity	9.80%
Al - Samarat Three Years	Maturity	9.90%
Al - Samarat Five Years	Maturity	10.00%
Profit on Monthly		
Al - Samarat One Year	Monthly	9.65%
Al - Samarat Three Years		9.75%
	Monthly	
Al - Samarat Five Years	Monthly	9.85%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	9.70%
Al - Samarat Three Years	Quarterly	9.80%
Al - Samarat Five Years	Quarterly	9.90%
Profit on Semi Annually Al - Samarat One Year	Semi Appualla.	9.75%
AI - Samarat One Year	Semi Annually Semi Annually	9.75%
Al - Samarat Five Years	Semi Annually	9.85%



## **PROFIT RATES** February 2024

Product Name	Payment Frequency	Profit Rate
Foreign Currence	y Accounts	
HBL Islamic PLS Account (FCY)		
The Islantic February		
	Monthly	0.94%
Less than 1000 From 1000 to less than FCY 50,000	Monthly Monthly	0.94% 0.94%

Approved by:

Reviewed by:

Unit Head, Pool Management Khawaja Farhan Usman

Recommend by:

Head, Islamic Product Structuring

Muhammad Mujeeb Beig

Head Retail- Islamic Banking

Raja Sohail Saraj

Resident Sharia'h Board Member Mufti Yahya Asim

	T		
BANKING	ISLAMIC		

PROFIT RATES HISTORICAL

Hell Hand Fawfr Harmic Saving Account

Hell Han Tawfr Harmic Saving Account

Hell Hand Tawfr Harmic Saving Account

Hell Hard Hand Saving Account

Hell Laten Harmic Saving Account

Hell Laten Harmic Saving Account

Hell Latenic Harmic Saving Latenic Harmic HBL Al-Intifa Account
Deposits of Rx.10 tules than 1(M)
Deposits of Rx.50 tul lest than 1(M)
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Deposits of Rx.50(M) but lest than 25(M)
Deposits of Rx.50(M) but lest than 25(M)
Deposits of Rx.50(M) but lest than 50(M)
Deposits of Rx.50(M) but lest than 85.1(8)
Deposits of Rx.10(M) but lest than 85.1(8) Profit on Maturity
AL Samarat I Month
AL Samarat I Month
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L-Samarat Georgis
- Samarat Georgis Al - Samara Uner Year
Al - Samara Uner Year Local Currency Accounts
SAVING ACCOUNTS AL-SAMARAT TERM ACCOUNTS Product Name Quarterly Quarterly Quarterly Frequency 
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Annually 4.70% 4.70% 4.70% 6.03% 5.03% 7.02% 6.83% 7.02% 7.65% 8.05% 8.0

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Head Retail- Islamic Banking

from 500,000 & above Note: The profit ratificate rounded off to two digits after decimal places

Reviewed by/

Unit Head, Pool Management
Khawaja Farhan Usman

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Head, Islamic Product Structuring Muhammad Mujeeb Beig

Mufti Yahya Asim Resident Sharia'h Board Member