

HBL ISLAMIC BANKING		PROFIT RATES February 2024	
Product Name		Payment Frequency	Profit Rate
Local Currency Accounts			
SAVING ACCOUNTS			
HBL Islamic PLS Account	Monthly		8.76%
HBL Nisa Tawfir	Monthly		20.51%
HBL Rutba Islamic Saving Account	Monthly		20.51%
HBL Uraan Islamic Saving Account	Monthly		20.51%
HBL ISLAMIC MAHANA AMDAN	Monthly		20.51%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly		0.07%
HBL Al-Mukhtar Account	Monthly		0.07%
HBL at Work Islamic Premium Account	Semi Annually		0.07%
Remunerative Non-Chequing Current Margin Account	Semi Annually		0.07%
Funds Acceptance under SBP ILTF	Monthly		2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly		2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly		2.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly		0.07%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly		0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly		0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly		19.00%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly		1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	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 3 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	Monthly		9.75%
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 Annually		9.75%
Al - Samarat Three Years	Semi Annually		9.85%
Al - Samarat Five Years	Semi Annually		9.95%




ISLAMIC
BANKING

PROFIT RATES
February 2024

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.94%
From 1000 to less than FCY 50,000	Monthly	0.94%
From 50,000 & above	Monthly	0.94%


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SAVING ACCOUNTS

HBL AS-INITIAL ACCOUNT

AL-SAMARAT TERM ACCOUNTS

Product Name	Payment Frequency	Month Feb 2022	Month Mar 2022	Month April 2022	Month May 2022	Month June 2022	Month July 2022	Month Aug 2022	Month Sept 2022	Month Oct 2022	Month Nov 2022	Month Dec 2022	Month Jan 2023	Month Feb 2023	Month Mar 2023	Month April 2023	Month May 2023	Month June 2023	Month July 2023	Month Aug 2023	Month Sept 2023	Month Oct 2023	Month Nov 2023	Month Dec 2023	Month Jan 2024	Month Feb 2024
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Foreign Currency Accounts

HBL Islamic PLS ECI Less than 1000	Quarterly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
HBL Islamic PLS ECI 1000 to less than ECI 50,000	Quarterly	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
HBL Islamic PLS From ECI 50,000 & above	Quarterly	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%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%

HBL Islamic High Yield Investment Deposit (ECY)

One Month

From 1,000 to 99,999	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
From 100,000 to 499,999	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
From 500,000 & above	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%

Two Months

From 1,000 to 99,999	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
From 100,000 to 499,999	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
From 500,000 & above	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%

Three Months

From 1,000 to 99,999	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
From 100,000 to 499,999	Maturity	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
From 500,000 & above	Maturity	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.21%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%

Six Months

From 1,000 to 99,999	Maturity	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.21%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 100,000 to 499,999	Maturity	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.25%	0.10%	0.10%	0.10%	0.10%	0.09%	0.09%	0.09%	0.09%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 500,000 & above	Maturity	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%	0.09%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%

Twelve Months

From 1,000 to 99,999	Maturity	0.31%	0.31%	0.31%	0.30%	0.31%	0.31%	0.31%	0.12%	0.12%	0.12%	0.12%	0.09%	0.09%	0.09%	0.09%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 100,000 to 499,999	Maturity	0.32%	0.32%	0.32%	0.31%	0.32%	0.32%	0.32%	0.13%	0.13%	0.13%	0.13%	0.09%	0.09%	0.09%	0.09%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 500,000 & above	Maturity	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%	0.10%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%

2 Years

From 1,000 to 99,999	Maturity	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%	0.10%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 100,000 to 499,999	Maturity	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%	0.10%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 500,000 & above	Maturity	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%	0.10%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%

3 Years

From 1,000 to 99,999	Maturity	0.35%	0.35%	0.35%	0.34%	0.35%	0.35%	0.35%	0.14%	0.14%	0.14%	0.14%	0.10%	0.10%	0.10%	0.10%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 100,000 to 499,999	Maturity	0.35%	0.35%	0.35%	0.34%	0.35%	0.35%	0.35%	0.14%	0.14%	0.14%	0.14%	0.10%	0.10%	0.10%	0.10%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 500,000 & above	Maturity	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%	0.11%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%

4 Years

From 1,000 to 99,999	Maturity	0.37%	0.37%	0.37%	0.36%	0.37%	0.37%	0.37%	0.15%	0.15%	0.15%	0.15%	0.11%	0.11%	0.11%	0.11%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 100,000 to 499,999	Maturity	0.37%	0.37%	0.37%	0.36%	0.37%	0.37%	0.37%	0.15%	0.15%	0.15%	0.15%	0.11%	0.11%	0.11%	0.11%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 500,000 & above	Maturity	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%	0.11%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%

5 Years

From 1,000 to 99,999	Maturity	0.38%	0.38%	0.38%	0.36%	0.38%	0.38%	0.38%	0.15%	0.15%	0.15%	0.15%	0.12%	0.12%	0.12%	0.12%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 100,000 to 499,999	Maturity	0.39%	0.39%	0.39%	0.36%	0.39%	0.39%	0.39%	0.15%	0.15%	0.15%	0.15%	0.12%	0.12%	0.12%	0.12%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
From 500,000 & above	Maturity	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%	0.12%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%

Note: The profit rates are rounded off to two digits after decimal places.

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