	PROFIT RATES		
BANKING	June 2024		
Proc	luct Name	Payment Frequency	Profit Rate
	Local Currency Accounts	· · ·	
AVING ACCOUNTS		1	
HBL Islamic PLS Account	Monthly	11.0003%	
HBL Nisa Tawfir	Monthly	20.5010%	
HBL Rutba Islamic Saving Account	Monthly	18.5003%	
IBL Uraan Islamic Saving Account	Monthly	18.2005%	
HBL ISLAMIC MAHANA AMDAN	Monthly	19.0004%	
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.0660%	
HBL Al-Mukhtar Account	Monthly	0.0658%	
HBL at Work Islamic Premium Account	Semi Annually	0.0659%	
Remunerative Non-Chequing Current Margin Acco	Semi Annually	0.0659%	
Funds Acceptance under SBP ILTFF		Monthly	2.0001%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing	Quarterly	2.0001%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing	Quarterly	2.0001%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANC	Quarterly	0.0660%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANC	Quarterly	0.0660%	
SBP Islamic Refinance Scheme for Combating Covi	Quarterly	0.0659%	
SBP Islamic Refinance Scheme for Modernization of	of SMEs	Quarterly	19.0000%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.0001%	
Limit Allocation under Islamic Refinance & Credit C	Guarantee Scheme for Women Enterpreneurs	Quarterly	0.0659%
HBL Al-Irtifa Account			
Deposits of Rs.1 but less than 500K		Monthly	11.0503%
Deposits of Rs.500K but less than 1(M)		Monthly	11.0503%
Deposits of Rs.1(M) but less than 5(M)		Monthly	11.0503%
Deposits of Rs. 5(M) but less than 25(M)		Monthly	11.0503%
Deposits of Rs. 25(M) but less than 50(M)		Monthly	11.0503%
Deposits of Rs. 50(M) but less than 100(M)		Monthly	11.0503%
Deposits of Rs. 100(M) but less than 250(M)		Monthly	11.0503%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	11.0503%	
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	11.0503%	
Deposits of Rs. 1(B) and above	Monthly	11.0503%	
AL-SAMARAT TERM DEPOSITS Profit on Maturity			
Al - Samarat 1 Month		Maturity	11.1001%
Al - Samarat 3 Months		Maturity	11.1502%
Al - Samarat 6 Months		Maturity	11.2002%
Al - Samarat One Year	Maturity	11.6002%	
		Maturity	
Al - Samarat Three Years			11.7002%
Al - Samarat Five Years		Maturity	11.8003%
Profit on Monthly			
Al - Samarat One Year		Monthly	11.3002%
Al - Samarat Three Years		Monthly	11.4003%
Al - Samarat Five Years		Monthly	11.5003%
Profit on Quarterly		Quarterly	11.4003%
•			
Al - Samarat One Year		Quarterly	11 5003%
Al - Samarat One Year Al - Samarat Three Years		Quarterly	11.5003%
Al - Samarat One Year Al - Samarat Three Years Al - Samarat Five Years		Quarterly Quarterly	11.5003%
Al - Samarat One Year Al - Samarat Three Years Al - Samarat Five Years Profit on Semi Annually		Quarterly	11.6002%
Profit on Quarterly Al - Samarat One Year Al - Samarat Three Years Al - Samarat Five Years Profit on Semi Annually Al - Samarat One Year		Quarterly Semi Annually	11.6002% 11.5003%
Al - Samarat One Year Al - Samarat Three Years Al - Samarat Five Years Profit on Semi Annually		Quarterly	11.6002%

HBL	ISLAMIC BANKING	PROFIT RATES June 2024				
Product Name		Payment Frequency	Profit Rate			
Foreign Currency Accounts						
HBL Islamic PLS A	ccount (FCY)					
Less than 1000			Monthly	0.9432%		
From 1000 to less than	FCY 50,000		Monthly	0.9434%		
From 50,000 & above			Monthly	0.9434%		
Prepared by:		Reviewed by:	Recommend by:			

Pool Manager Muhammad Saadan Sarwar **Unit Head, Pool Management** Khawaja Farhan Usman Head, Islamic Product Structuring Muhammad Mujeeb Beig

Approved by:

Head Retail- Islamic Banking Raja Sohail Saraj Resident Sharia'h Board Member Mufti Yahya Asim