



## INSTRUCTION CIRCULAR

NO. P/INST-IBD/2019/15

May 14, 2019

**Re: DECLARATION OF PROFIT RATES FOR THE MONTH OF APRIL 2019**

**To: All Islamic Banking Branches  
All Islamic Banking Windows**

**Cc: All Islamic Regional Managers  
All Islamic Branch Managers  
All Islamic Relationship Managers**


**From: Pool Management Unit, Islamic Banking**

We are pleased to announce general deposit profit rates for the month of April 2019 on different categories of LCY and FCY deposits as per sheet enclosed.

Branches should ensure that the enclosed sheets are invariably displayed on their notice board located in the customer area.

The general deposit profit rates have been updated on the HBL's Official website: [www.hbl.com](http://www.hbl.com).

  
MUHAMMAD AFAQ KHAN  
HEAD – ISLAMIC BANKING

  
NASSIR SALIM  
HEAD - GLOBAL OPERATIONS

**Encl:  
General deposit profit rate sheet for LCY & FCY.**



ISLAMIC  
BANKING

PROFIT RATES  
FOR THE MONTH OF APRIL 2019

Product Name	Payment Frequency	Profit Rate
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**Local Currency Accounts**

**SAVING ACCOUNTS**

HBL Islamic PLS Account	Monthly	5.054%
HBL Al-Mukhtar Account	Monthly	0.066%
HBL at Work Islamic Premium Account	January & July	0.066%
ILTFF Saving Account	Monthly	2.000%

**HBL Al-Irtifa Account**

Deposits of Rs.1 but less than 500K	Monthly	5.406%
Deposits of Rs.500K but less than 1(M)	Monthly	5.406%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.406%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.406%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.406%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.406%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.406%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.406%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.406%
Deposits of Rs. 1(B) and above	Monthly	5.406%

**AL-SAMARAT TERM ACCOUNTS**

**Profit on Maturity**

Al - Samarat 1 Month	Maturity	5.965%
Al - Samarat 3 Months	Maturity	6.107%
Al - Samarat 6 Months	Maturity	6.393%
Al - Samarat One Year	Maturity	7.911%
Al - Samarat Three Years	Maturity	7.823%
Al - Samarat Five Years	Maturity	8.536%

**Profit on Monthly**

Al - Samarat One Year	Monthly	7.647%
Al - Samarat Three Years	Monthly	7.037%
Al - Samarat Five Years	Monthly	6.536%

**Profit on Quarterly**

Al - Samarat One Year	Quarterly	7.753%
Al - Samarat Three Years	Quarterly	7.179%
Al - Samarat Five Years	Quarterly	6.893%

**Profit on Semi Annually**

Al - Samarat One Year	Semi Annually	7.832%
Al - Samarat Three Years	Semi Annually	7.322%
Al - Samarat Five Years	Semi Annually	7.322%

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Product Name	Payment Frequency	Profit Rate
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## Foreign Currency Accounts

### HBL Islamic PLS Account (FCY)

Less than 1000	Monthly	0.100%
From 1000 to less than FCY 50,000	Monthly	0.149%
From 50,000 & above	Monthly	0.199%

### HBL Islamic High Yield Investment Deposit (FCY)

#### One Month

From 1,000 to 99,999	Maturity	0.189%
From 100,000 to 499,999	Maturity	0.199%
From 500,000 & above	Maturity	0.209%

#### Two Months

From 1,000 to 99,999	Maturity	0.189%
From 100,000 to 499,999	Maturity	0.199%
From 500,000 & above	Maturity	0.209%

#### Three Months

From 1,000 to 99,999	Maturity	0.189%
From 100,000 to 499,999	Maturity	0.199%
From 500,000 & above	Maturity	0.209%

#### Six Months

From 1,000 to 99,999	Maturity	0.199%
From 100,000 to 499,999	Maturity	0.209%
From 500,000 & above	Maturity	0.219%

#### Twelve Months

From 1,000 to 99,999	Maturity	0.199%
From 100,000 to 499,999	Maturity	0.209%
From 500,000 & above	Maturity	0.219%

#### 2 Years

From 1,000 to 99,999	Maturity	0.229%
From 100,000 to 499,999	Maturity	0.239%
From 500,000 & above	Maturity	0.249%

#### 3 Years

From 1,000 to 99,999	Maturity	0.259%
From 100,000 to 499,999	Maturity	0.269%
From 500,000 & above	Maturity	0.279%

#### 4 Years

From 1,000 to 99,999	Maturity	0.289%
From 100,000 to 499,999	Maturity	0.299%
From 500,000 & above	Maturity	0.309%

#### 5 Years

From 1,000 to 99,999	Maturity	0.319%
From 100,000 to 499,999	Maturity	0.329%
From 500,000 & above	Maturity	0.339%

Prepared by:



Pool Manager

Reviewed by:



Head, Pool Management Unit

Recommend by:



Head, Islamic Projects

Approved by:



Head, Retail Channel Liability



Head, Islamic Banking



Resident Sharia'h Board Member

**PROFIT RATES**  
2017, 2018 & 2019

Product Name	Month Jan 2017	Month Feb 2017	Month Mar 2017	Month Apr 2017	Month May 2017	Month Jun 2017	Month Jul 2017	Month Aug 2017	Month Sep 2017	Month Oct 2017	Month Nov 2017	Month Dec 2017	Month Jan 2018	Month Feb 2018	Month Mar 2018	Month Apr 2018	Month May 2018	Month Jun 2018	Month Jul 2018	Month Aug 2018	Month Sep 2018	Month Oct 2018	Month Nov 2018	Month Dec 2018	Month Jan 2019	Month Feb 2019	Month Mar 2019	Month April 2019	
<b>Local Currency Accounts</b>																													
<b>SAVING ACCOUNTS</b>																													
HBL Islamic PLS Account	3.400%	3.730%	2.620%	3.500%	3.680%	3.400%	3.670%	3.400%	3.400%	3.400%	4.870%	3.400%	3.400%	3.730%	3.720%	3.700%	3.733%	3.645%	3.607%	3.751%	3.684%	3.932%	3.481%	4.403%	4.199%	4.136%	4.243%	5.054%	
HBL Al-Mukhtar Account	0.050%	0.060%	0.040%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.070%	0.050%	0.050%	0.050%	0.050%	0.050%	0.055%	0.054%	0.053%	0.055%	0.054%	0.058%	0.051%	0.057%	0.055%	0.054%	0.055%	0.066%	
HBL at Work Islamic Premium Account	0.050%	0.060%	0.040%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.070%	0.050%	0.050%	0.050%	0.050%	0.050%	0.055%	0.054%	0.053%	0.055%	0.054%	0.058%	0.051%	0.057%	0.055%	0.054%	0.055%	0.066%	
ILTF Saving Account																												2.000%	
<b>HBL Al-irifa Account</b>																													
Deposits of Rs. 1 but less than 500k	0.000%	0.000%	2.630%	3.500%	3.680%	3.400%	3.670%	3.400%	3.400%	3.400%	4.870%	3.400%	3.400%	3.730%	3.720%	3.700%	3.733%	3.645%	3.607%	3.751%	3.684%	3.932%	3.481%	4.710%	4.491%	4.424%	4.539%	5.406%	
Deposits of Rs. 500k but less than 1M	3.500%	3.850%	2.710%	3.610%	3.790%	3.500%	3.780%	3.500%	3.500%	3.500%	6.020%	3.500%	3.500%	3.840%	3.830%	3.810%	3.842%	3.752%	3.714%	3.861%	3.793%	4.028%	4.177%	4.710%	4.491%	4.424%	4.539%	5.406%	
Deposits of Rs. 1M but less than 5M	3.850%	4.260%	3.000%	3.970%	4.170%	3.850%	4.160%	3.850%	3.860%	5.520%	3.860%	3.850%	4.220%	4.210%	4.190%	4.226%	4.128%	4.085%	4.247%	4.172%	4.431%	4.177%	4.710%	4.491%	4.424%	4.539%	5.406%		
Deposits of Rs. 5M but less than 25M	3.900%	4.320%	3.040%	4.020%	4.220%	3.900%	4.210%	3.900%	3.900%	3.910%	5.590%	3.910%	3.900%	4.280%	4.260%	4.250%	4.281%	4.181%	4.138%	4.302%	4.226%	4.488%	4.177%	4.710%	4.491%	4.424%	4.539%	5.406%	
Deposits of Rs. 25M but less than 50M	3.950%	4.380%	3.080%	4.070%	4.280%	3.950%	4.270%	3.950%	3.950%	3.960%	5.660%	3.960%	3.950%	4.330%	4.320%	4.300%	4.336%	4.235%	4.191%	4.357%	4.280%	4.546%	4.177%	4.710%	4.491%	4.424%	4.539%	5.406%	
Deposits of Rs. 50M but less than 100M	3.980%	4.410%	3.100%	4.100%	4.310%	3.970%	4.290%	3.980%	3.970%	3.980%	5.700%	3.980%	3.970%	4.360%	4.340%	4.330%	4.364%	4.262%	4.217%	4.385%	4.307%	4.575%	4.177%	4.710%	4.491%	4.424%	4.539%	5.406%	
Deposits of Rs. 100M but less than 250M	4.000%	4.440%	3.120%	4.120%	4.330%	4.000%	4.320%	4.000%	4.000%	4.010%	5.730%	4.010%	4.000%	4.390%	4.370%	4.360%	4.391%	4.288%	4.244%	4.412%	4.334%	4.603%	4.177%	4.710%	4.491%	4.424%	4.539%	5.406%	
Deposits of Rs. 250M but less than 500M	4.030%	4.470%	3.140%	4.150%	4.360%	4.020%	4.350%	4.030%	4.020%	4.030%	5.770%	4.030%	4.020%	4.410%	4.400%	4.380%	4.419%	4.315%	4.271%	4.440%	4.361%	4.632%	4.177%	4.710%	4.491%	4.424%	4.539%	5.406%	
Deposits of Rs. 500M but less than Rs. 1B	4.050%	4.500%	3.160%	4.180%	4.390%	4.050%	4.370%	4.050%	4.050%	4.060%	5.810%	4.060%	4.050%	4.440%	4.430%	4.410%	4.446%	4.342%	4.297%	4.468%	4.388%	4.661%	4.177%	4.710%	4.491%	4.424%	4.539%	5.406%	
Deposits of Rs. 1B and above	0.000%	0.000%	0.000%	4.200%	4.410%	4.070%	4.400%	4.080%	4.070%	4.080%	5.840%	4.080%	4.070%	4.470%	4.470%	4.450%	4.440%	4.473%	4.369%	4.278%	4.495%	4.416%	4.690%	4.177%	4.710%	4.491%	4.424%	4.539%	5.406%
<b>AL-SAMARAT TERM ACCOUNTS</b>																													
<b>Profit on Maturity</b>																													
Al - Samarat 1 Month	4.200%	4.670%	3.290%	4.330%	4.520%	4.170%	4.510%	4.180%	4.170%	4.180%	5.980%	4.180%	4.170%	4.580%	4.560%	4.550%	4.583%	4.476%	4.430%	4.606%	4.524%	4.805%	4.254%	5.197%	4.956%	4.882%	5.008%	5.965%	
Al - Samarat 3 Months	4.300%	4.790%	3.370%	4.430%	4.630%	4.270%	4.620%	4.280%	4.270%	4.280%	6.130%	4.280%	4.270%	4.690%	4.670%	4.650%	4.693%	4.583%	4.536%	4.716%	4.632%	4.920%	4.356%	5.321%	5.074%	4.998%	5.127%	6.107%	
Al - Samarat 6 Months	4.500%	5.030%	3.540%	4.640%	4.850%	4.470%	4.830%	4.480%	4.470%	4.480%	6.410%	4.480%	4.470%	4.910%	4.890%	4.870%	4.912%	4.798%	4.748%	4.937%	4.849%	5.150%	4.560%	5.570%	5.312%	5.232%	5.368%	6.338%	
Al - Samarat One Year	5.000%	5.620%	3.960%	5.160%	5.390%	4.970%	5.370%	4.980%	4.970%	4.980%	7.130%	4.980%	4.970%	5.460%	5.440%	5.420%	5.461%	5.334%	5.278%	5.488%	5.391%	5.695%	6.113%	6.892%	6.573%	6.474%	6.642%	7.911%	
Al - Samarat Three Years 2015	6.500%	7.390%	5.200%	6.720%	7.010%	6.470%	6.990%	6.500%	6.500%	6.510%	7.880%	6.510%	6.500%	6.030%	6.010%	5.990%	6.010%	5.870%	5.809%	6.044%	5.933%	6.301%	5.783%	6.815%	6.500%	6.402%	6.568%	7.823%	
Al - Samarat Three Years	5.500%	6.210%	4.370%	5.680%	5.930%	5.470%	5.910%	5.480%	5.470%	5.480%	7.850%	5.480%	5.470%	6.010%	5.990%	5.960%	6.010%	5.870%	5.809%	6.044%	5.933%	6.301%	5.783%	6.815%	6.500%	6.402%	6.568%	7.823%	
Al - Samarat Five Years 2013	8.250%	9.470%	6.660%	8.540%	8.910%	8.220%	8.880%	8.250%	8.250%	8.260%	10.750%	8.250%	8.250%	8.230%	8.200%	8.170%	8.200%	8.070%	8.000%	8.170%	8.070%	8.250%	8.170%	8.170%	8.170%	8.170%	8.170%	8.170%	8.170%
Al - Samarat Five Years 2014	8.250%	9.460%	6.660%	8.530%	8.910%	8.220%	8.880%	8.250%	8.250%	8.260%	10.750%	8.250%	8.250%	8.230%	8.200%	8.170%	8.200%	8.070%	8.000%	8.170%	8.070%	8.250%	8.170%	8.170%	8.170%	8.170%	8.170%	8.170%	8.170%
Al - Samarat Five Years 2015	6.750%	7.690%	5.410%	6.980%	7.290%	6.720%	7.260%	6.720%	6.720%	6.730%	8.510%	6.720%	6.720%	7.100%	7.100%	7.080%	7.100%	6.970%	6.900%	7.100%	6.970%	7.260%	7.100%	7.100%	7.100%	7.100%	7.100%	7.100%	7.100%
Al - Samarat Five Years	6.000%	6.800%	4.790%	6.200%	6.470%	5.970%	6.450%	5.980%	5.970%	5.980%	8.560%	5.980%	5.970%	6.500%	6.500%	6.510%	6.500%	6.370%	6.300%	6.500%	6.370%	6.660%	6.510%	6.510%	6.510%	6.510%	6.510%	6.510%	6.510%
<b>Profit on Monthly</b>																													
Al - Samarat One Year	4.550%	5.090%	3.580%	4.690%	4.900%	4.520%	4.890%	4.530%	4.520%	4.530%	6.490%	4.530%	4.520%	4.960%	4.950%	4.930%	4.968%	4.851%	4.801%	4.992%	4.903%	5.199%	5.609%	6.662%	6.354%	6.259%	6.420%	7.647%	
Al - Samarat Three Years 2015	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.230%	6.220%	6.230%	8.920%	6.230%	6.220%	6.830%	6.810%	6.780%	6.810%	6.680%	6.610%	6.810%	6.680%	7.000%	7.300%	8.300%	7.900%	7.800%	7.900%	7.900%	7.900%
Al - Samarat Three Years	4.950%	5.560%	3.910%	5.110%	5.340%	4.920%	5.200%	4.930%	4.920%	4.930%	7.060%	4.930%	4.920%	5.400%	5.380%	5.360%	5.400%	5.280%	5.225%	5.433%	5.337%	5.668%	5.018%	6.131%	5.847%	5.759%	5.908%	7.037%	
Al - Samarat Five Years 2013	7.000%	7.990%	5.620%	7.240%	7.560%	6.970%	7.530%	6.980%	6.970%	6.980%	9.980%	6.980%	6.970%	7.620%	7.600%	7.580%	7.620%	7.500%	7.440%	7.620%	7.500%	7.780%	7.620%	7.620%	7.620%	7.620%	7.620%	7.620%	7.620%
Al - Samarat Five Years 2014	7.000%	7.990%	5.620%	7.240%	7.560%	6.970%	7.530%	6.980%	6.970%	6.980%	9.980%	6.980%	6.970%	7.620%	7.600%	7.580%	7.620%	7.500%	7.440%	7.620%	7.500%	7.780%	7.620%	7.620%	7.620%	7.620%	7.620%	7.620%	7.620%
Al - Samarat Five Years 2015	6.000%	6.800%	4.790%	6.200%	6.470%	5.970%	6.450%	5.980%	5.970%	5.980%	8.560%	5.980%	5.970%	6.500%	6.500%	6.510%	6.500%	6.370%	6.300%	6.500%	6.370%	6.660%	6.510%	6.510%	6.510%	6.510%	6.510%	6.510%	6.510%
Al - Samarat Five Years	4.600%	5.150%	3.620%	4.750%	4.960%	4.570%	4.940%	4.580%	4.570%	4.580%	6.560%	4.580%	4.570%	5.020%	5.000%	4.980%	5.022%	4.905%	4.854%	5.047%	4.957%	5.265%	4.661%	5.694%	5.430%	5.349%	5.487%	6.536%	
<b>Profit on Quarterly</b>																													
Al - Samarat One Year	4.650%	5.210%	3.660%	4.800%	5.010%	4.620%	4.990%	4.630%	4.620%	4.630%	6.630%	4.630%	4.620%	5.070%	5.060%	5.040%	5.077%	4.959%	4.907%	5.102%	5.012%	5.308%	4.716%	5.741%	5.474%	5.389%	5.548%	6.733%	
Al - Samarat Three Years 2015	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.230%	6.220%	6.230%	8.920%	6.230%	6.220%	6.830%	6.810%	6.780%	6.810%	6.680%	6.610%	6.810%	6.680%	7.000%	7.300%	8.300%	7.900%	7.800%	7.900%	7.900%	7.900%
Al - Samarat Three Years	5.050%	5.680%	4.000%	5.210%	5.440%	5.020%	5.300%	5.030%	5.020%	5.030%	7.200%	5.030%	5.020%	5.510%	5.490%	5.470%	5.516%	5.387%	5.331%	5.543%	5.445%	5.783%	5.120%	6.255%	5.965%	5.876%	6.027%	7.199%	
Al - Samarat Five Years 2013	7.500%	8.560%	6.040%	7.760%	8.080%	7.420%	8.050%	7.460%	7.450%	7.460%	10.710%	7.460%	7.450%	8.160%	8.140%	8.120%	8.160%	8.040%	7.980%	8.160%	8.040%	8.320%	8.160%	8.160%	8.160%	8.160%	8.160%	8.160%	8.160%
Al - Samarat Five Years 2014	7.500%	8.560%	6.040%	7.760%	8.080%	7.420%	8.050%	7.460%	7.450%	7.460%	10.710%	7.460%	7.450%	8.160%	8.140%	8.120%	8.160%	8.040%	7.980%	8.160%	8.040%	8.320%	8.160%	8.160%	8.160%	8.160%	8.160%	8.160%	8.160%
Al - Samarat Five Years 2015	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.230%	6.220%	6.230%	8.920%	6.230%	6.220%	6.830%	6.810%	6.780%	6.810%	6.680%	6.610%	6.810%	6.680%	7.000%	7.300%	8.300%	7.900%	7.800%	7.900%	7.900%	7.900%
Al - Samarat Five Years	5.150%	5.800%	4.080%	5.320%	5.550%	5.120%	5.530%	5.130%	5.120%	5.130%	7.350%	5.130%	5.120%	5.620%	5.600%	5.580%	5.626%	5.495%	5.438%	5.634%	5.533%	5.898%	5.222%	6.379%	6.083%	5.992%	6.147%	7.322%	
<b>Profit on Semi Annually</b>																													
Al - Samarat One Year	4.750%	5.320%	3.750%	4.900%	5.120%	4.720%	5.100%	4.730%	4.720%	4.730%</																			



















