



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2019/7

March 13, 2019

Re: DECLARATION OF PROFIT RATES FOR THE MONTH OF FEBRUARY 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 February 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.


Muhammad Afaq Khan
HEAD – ISLAMIC BANKING


NASSIR SALIM
HEAD - GLOBAL OPERATIONS

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

Product Name	Payment Frequency	Profit Rate
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Local Currency Accounts

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	4.136%
HBL Al-Mukhtar Account	Monthly	0.054%
HBL at Work Islamic Premium Account	January & July	0.054%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	4.424%
Deposits of Rs.500K but less than 1(M)	Monthly	4.424%
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.424%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.424%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.424%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.424%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.424%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.424%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.424%
Deposits of Rs. 1(B) and above	Monthly	4.424%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	4.882%
Al - Samarat 3 Months	Maturity	4.998%
Al - Samarat 6 Months	Maturity	5.232%
Al - Samarat One Year	Maturity	6.474%
Al - Samarat Three Years	Maturity	6.402%
Al - Samarat Five Years	Maturity	6.986%

Profit on Monthly

Al - Samarat One Year	Monthly	6.259%
Al - Samarat Three Years	Monthly	5.759%
Al - Samarat Five Years	Monthly	5.349%

Profit on Quarterly

Al - Samarat One Year	Quarterly	6.345%
Al - Samarat Three Years	Quarterly	5.876%
Al - Samarat Five Years	Quarterly	5.641%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	6.410%
Al - Samarat Three Years	Semi Annually	5.992%
Al - Samarat Five Years	Semi Annually	5.992%

Product Name	Payment Frequency	Profit Rate
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Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Less than 1000	Monthly	0.113%
From 1000 to less than FCY 50,000	Monthly	0.170%
From 50,000 & above	Monthly	0.227%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.227%
From 100,000 to 499,999	Maturity	0.227%
From 500,000 & above	Maturity	0.227%

Two Months

From 1,000 to 99,999	Maturity	0.227%
From 100,000 to 499,999	Maturity	0.227%
From 500,000 & above	Maturity	0.227%

Three Months

From 1,000 to 99,999	Maturity	0.227%
From 100,000 to 499,999	Maturity	0.227%
From 500,000 & above	Maturity	0.227%

Six Months

From 1,000 to 99,999	Maturity	0.227%
From 100,000 to 499,999	Maturity	0.227%
From 500,000 & above	Maturity	0.227%

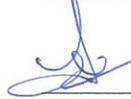
Twelve Months

From 1,000 to 99,999	Maturity	0.227%
From 100,000 to 499,999	Maturity	0.227%
From 500,000 & above	Maturity	0.227%

Prepared by:


Pool Manager

Reviewed by:


Head, Pool Management Unit

Recommend by:


Head, Islamic Projects

Approved by:


Head, Islamic Compliance & Finance


Head, Retail Channel Liability


Head, Islamic Banking


Resident Sharia'h Board Member



DECLARATION OF PROFIT RATES
For PKR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

Product Name	Profit Payment Period	Declared profit rates (%)												
		Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)	
SAVING ACCOUNTS														
HBL Islamic FLS Account	January & July	0.0575	0.0637	0.0575	0.0575	0.0575	0.0575	0.0575	0.0575	0.0575	0.0575	0.0575	0.0575	0.0575
HBL Al-Mukhtar Account	January & July	0.0008	0.0009	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008
HBL at Work Islamic Premium Account	January & July	0.0008	0.0009	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008	0.0008
HBL Al-Zohrah Account	Or Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Firda Account														
On Daily Actual Deposits of Rs. 500K but less than 1(M)		0.0634	0.0656	0.0634	0.0634	0.0634	0.0634	0.0634	0.0634	0.0634	0.0634	0.0634	0.0634	0.0634
On Daily Actual Deposits of Rs. 1(M) but less than 5(M)		0.0693	0.0721	0.0693	0.0693	0.0693	0.0693	0.0693	0.0693	0.0693	0.0693	0.0693	0.0693	0.0693
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0701	0.0731	0.0701	0.0701	0.0701	0.0701	0.0701	0.0701	0.0701	0.0701	0.0701	0.0701	0.0701
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.0710	0.0740	0.0710	0.0710	0.0710	0.0710	0.0710	0.0710	0.0710	0.0710	0.0710	0.0710	0.0710
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.0718	0.0748	0.0718	0.0718	0.0718	0.0718	0.0718	0.0718	0.0718	0.0718	0.0718	0.0718	0.0718
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.0727	0.0757	0.0727	0.0727	0.0727	0.0727	0.0727	0.0727	0.0727	0.0727	0.0727	0.0727	0.0727
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.0735	0.0765	0.0735	0.0735	0.0735	0.0735	0.0735	0.0735	0.0735	0.0735	0.0735	0.0735	0.0735
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.0744	0.0774	0.0744	0.0744	0.0744	0.0744	0.0744	0.0744	0.0744	0.0744	0.0744	0.0744	0.0744
On Daily Actual Deposits of Rs. 1(B) and above		0.0752	0.0782	0.0752	0.0752	0.0752	0.0752	0.0752	0.0752	0.0752	0.0752	0.0752	0.0752	0.0752
Profit-Sharing Ratio														
RABBU'L MAL	70%													
MA'DARIE (Bank's Share)	30%													

Prepared by:

Manager Pecl Management

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