



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2019/19

June 14, 2019

Re: DECLARATION OF PROFIT RATES FOR THE MONTH OF MAY 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 May 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.



ISLAMIC
BANKING

PROFIT RATES
FOR THE MONTH OF MAY 2019

Product Name	Payment Frequency	Profit Rate
--------------	-------------------	-------------

Local Currency Accounts

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	4.500%
-------------------------	---------	--------

HBL Al-Mukhtar Account	Monthly	0.060%
------------------------	---------	--------

HBL at Work Islamic Premium Account	January & July	0.060%
-------------------------------------	----------------	--------

Remunerative Non-Chequing Current Margin Account	January & July	0.060%
--	----------------	--------

Funds Acceptance under SBP ILTF	Monthly	2.000%
---------------------------------	---------	--------

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	4.821%
-------------------------------------	---------	--------

Deposits of Rs.500K but less than 1(M)	Monthly	4.821%
--	---------	--------

Deposits of Rs.1(M) but less than 5(M)	Monthly	4.821%
--	---------	--------

Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.821%
--	---------	--------

Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.821%
---	---------	--------

Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.821%
--	---------	--------

Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.821%
---	---------	--------

Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.821%
---	---------	--------

Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.821%
---	---------	--------

Deposits of Rs. 1(B) and above	Monthly	4.821%
--------------------------------	---------	--------

AL-SAMARAT TERM DEPOSITS

Profit on Maturity

Al - Samarat 1 Month	Maturity	5.332%
----------------------	----------	--------

Al - Samarat 3 Months	Maturity	5.462%
-----------------------	----------	--------

Al - Samarat 6 Months	Maturity	5.724%
-----------------------	----------	--------

Al - Samarat One Year	Maturity	7.111%
-----------------------	----------	--------

Al - Samarat Three Years	Maturity	7.030%
--------------------------	----------	--------

Al - Samarat Five Years	Maturity	7.682%
-------------------------	----------	--------

Profit on Monthly

Al - Samarat One Year	Monthly	6.870%
-----------------------	---------	--------

Al - Samarat Three Years	Monthly	6.312%
--------------------------	---------	--------

Al - Samarat Five Years	Monthly	5.854%
-------------------------	---------	--------

Profit on Quarterly

Al - Samarat One Year	Quarterly	6.966%
-----------------------	-----------	--------

Al - Samarat Three Years	Quarterly	6.442%
--------------------------	-----------	--------

Al - Samarat Five Years	Quarterly	6.181%
-------------------------	-----------	--------

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	7.039%
-----------------------	---------------	--------

Al - Samarat Three Years	Semi Annually	6.572%
--------------------------	---------------	--------

Al - Samarat Five Years	Semi Annually	6.572%
-------------------------	---------------	--------

Handwritten signature

Handwritten signature

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.100%
From 1000 to less than FCY 50,000	Monthly	0.150%
From 50,000 & above	Monthly	0.200%
HBL Islamic High Yield Investment Deposit (FCY)		
One Month		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Two Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Three Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Six Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
Twelve Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
2 Years		
From 1,000 to 99,999	Maturity	0.230%
From 100,000 to 499,999	Maturity	0.240%
From 500,000 & above	Maturity	0.250%
3 Years		
From 1,000 to 99,999	Maturity	0.260%
From 100,000 to 499,999	Maturity	0.270%
From 500,000 & above	Maturity	0.280%
4 Years		
From 1,000 to 99,999	Maturity	0.290%
From 100,000 to 499,999	Maturity	0.300%
From 500,000 & above	Maturity	0.310%
5 Years		
From 1,000 to 99,999	Maturity	0.320%
From 100,000 to 499,999	Maturity	0.330%
From 500,000 & above	Maturity	0.340%

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


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	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010
HBL at Work Islamic Premium Account	January & July	0.0008	0.0009	0.0008	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010
HBL Al-Zakat Account	On Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HBL Ahlita 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	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0701	0.0731	0.0701	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.0710	0.0740	0.0710	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.0718	0.0745	0.0718	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.0727	0.0750	0.0727	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.0735	0.0764	0.0735	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.0744	0.0759	0.0744	0.0759	0.0759	0.0759	0.0759	0.0759	0.0759	0.0759	0.0759	0.0759	0.0759
On Daily Actual Deposits of Rs. 1(B) and above		0.0752	0.0764	0.0752	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764

Profit Sharing Ratio
RABULJALAL 70%
RUDHARIB (Bank's Share) 30%
(No change in Profit Sharing Ratio since last two Quarters)

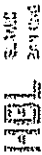
Prepared by: 
Manager Product Management

Reviewed by: 
Unit Head Product Development

Approved by: 
Head Retail Channel Liability


Resident Shariah Board Member


Head Islamic Banking



DECLARATION OF PROFIT RATES
For PNR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current declared profit rates and historical backward profit rates are as follows:

HBL All-Savings Account

Weights of Current quarter is applied on the deposit from Oct 2016 and onward. Weights of other (earlier) has been already published vide our circular no FHS/HS/DP/01/016 dated 27-September-2016

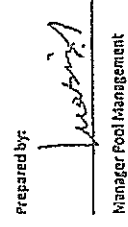
Table with columns: Product Name, Profit Payment Period, Weights assigned for the period, Weights assigned for the period, and multiple columns for historical profit rates (Per deposits from various dates) for the periods Sep-2016 and Oct-2016.

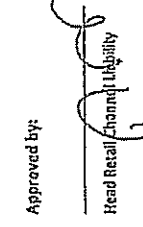
DECLARATION OF PROFIT RATES
For FCY Accounts

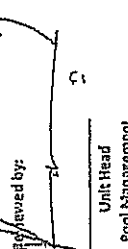
HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

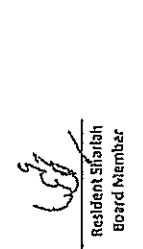
Product Name	Profit Payment Period	Weights assigned for the period Apr-2016 to Jun-2016	Weights assigned for the period Jul-2016 to Sep-2016	Weights assigned for the period Oct-2016 to Dec-2016	Historical Declared Profit Rates																				
					Jan-15 (Declared)	Feb-15 (Declared)	Mar-15 (Declared)	Apr-15 (Declared)	May-15 (Declared)	Jun-15 (Declared)	Jul-15 (Declared)	Aug-15 (Declared)	Sep-15 (Declared)	Oct-15 (Declared)	Nov-15 (Declared)	Dec-15 (Declared)									
HBL Islamic FC PLUS Account Less than US\$ 1000 US \$ 1000 to less than US \$ 50,000 From US \$ 50,000 & above	Quarterly	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%		
		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than Euro 1,000 From Euro 1,000 & above	Quarterly	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000 From UK £ 1,000 & above	Quarterly	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%

Profit Sharing Rate	70%
RABULMAL	30%
MUDARIB (Bank's Share)	
(No change in Profit sharing Ratio since last two Quarters)	

Prepared by:  Manager Pool Management

Approved by:  Head Retail Channel Liability

Reviewed by:  Unit Head Pool Management

 Head Islamic Banking

Handwritten mark


Handwritten mark


DECLARATION OF PROFIT RATES


For FCY Accounts

HBL Shaha Bhabha Bank announces the profit rates for the month of Dec-16. Details of Current Deposit Profit Rate and Historical Declared Profit Rates are as follows:

Account Name	Product Name	Profit Payment Period	Profit Rate as per the Policy to Jan-2016	Profit Rate as per the Policy to Dec-2016	Profit Rate	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)		
HBL Shaha Bhabha Fixed Deposit	Fixed Deposit	One Month	0.0021	0.0021	0.0021														
		Three Month	0.0031	0.0031	0.0031														
		Six Month	0.0041	0.0041	0.0041														
HBL Shaha Bhabha Recurring Deposit	Recurring Deposit	One Month	0.0011	0.0011	0.0011														
		Three Month	0.0016	0.0016	0.0016														
		Six Month	0.0021	0.0021	0.0021														

Prepared by: 
 Head Branch Banking


Checked by: 
 Head Branch Banking

Approved by: 
 Head Branch Banking

Prepared by: 
 Head Branch Banking

Checked by: 
 Head Branch Banking

Approved by: 
 Head Branch Banking

Prepared by: 
 Head Branch Banking

Checked by: 
 Head Branch Banking

Approved by: 
 Head Branch Banking