



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2018/31

November 15, 2018

Re: DECLARATION OF PROFIT RATES FOR THE MONTH OF OCTOBER 2018

**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 October 2018 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.

**ZAHID PAREKH
HEAD – ISLAMIC BANKING**

Fr

**NASSIR SALIM
HEAD - GLOBAL OPERATIONS**

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



ISLAMIC
BANKING

PROFIT RATES FOR THE MONTH OF OCTOBER 2018

Product Name	Payment Frequency	Profit Rate
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Local Currency Accounts

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	3.932%
HBL Al-Mukhtar Account	Monthly	0.058%
HBL at Work Islamic Premium Account	January & July	0.058%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	3.932%
Deposits of Rs.500K but less than 1(M)	Monthly	4.028%
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.431%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.488%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.546%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.575%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.603%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.632%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.661%
Deposits of Rs. 1(B) and above	Monthly	4.690%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	4.805%
Al - Samarat 3 Months	Maturity	4.920%
Al - Samarat 6 Months	Maturity	5.150%
Al - Samarat One Year	Maturity	6.905%
Al - Samarat Three Years	Maturity	6.301%
Al - Samarat Five Years	Maturity	6.876%

Profit on Monthly

Al - Samarat One Year	Monthly	6.675%
Al - Samarat Three Years	Monthly	5.668%
Al - Samarat Five Years	Monthly	5.265%

Profit on Quarterly

Al - Samarat One Year	Quarterly	6.767%
Al - Samarat Three Years	Quarterly	5.783%
Al - Samarat Five Years	Quarterly	5.553%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	6.836%
Al - Samarat Three Years	Semi Annually	5.898%
Al - Samarat Five Years	Semi Annually	5.898%

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.116%
From 1000 to less than FCY 50,000	Monthly	0.174%
From 50,000 & above	Monthly	0.231%

HBL Islamic High Yield Investment Deposit (FCY)**One Month**

From 1,000 to 99,999	Maturity	0.231%
From 100,000 to 499,999	Maturity	0.231%
From 500,000 & above	Maturity	0.231%

Two Months

From 1,000 to 99,999	Maturity	0.231%
From 100,000 to 499,999	Maturity	0.231%
From 500,000 & above	Maturity	0.231%

Three Months

From 1,000 to 99,999	Maturity	0.231%
From 100,000 to 499,999	Maturity	0.231%
From 500,000 & above	Maturity	0.231%

Six Months

From 1,000 to 99,999	Maturity	0.231%
From 100,000 to 499,999	Maturity	0.231%
From 500,000 & above	Maturity	0.231%

Twelve Months

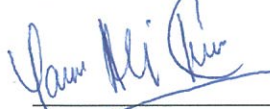
From 1,000 to 99,999	Maturity	0.231%
From 100,000 to 499,999	Maturity	0.231%
From 500,000 & above	Maturity	0.231%

Prepared by:



Pool Manager

Reviewed by:



Head, Pool Management Unit

Recommend by:



Head, Islamic Projects

Approved by:



Head, Retail Channel Liability

On Leave

Head, Islamic Banking



Resident Sharia'h Board Member

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 Sept 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
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Local Currency Accounts**SAVING ACCOUNTS**

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%
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%
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%

HBL Al-Itifa Account

Deposits of Rs. 1 but less than 500K	0.000%	0.000%	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%
Deposits of Rs. 500K but less than 1(M)	3.500%	3.850%	2.710%	3.610%	3.790%	3.500%	3.780%	3.500%	3.500%	3.500%	5.020%	3.500%	3.500%	3.840%	3.830%	3.810%	3.842%	3.752%	3.714%	3.861%	3.793%
Deposits of Rs. 1(M) but less than 5(M)	3.850%	4.260%	3.000%	3.970%	4.170%	3.850%	4.160%	3.850%	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%
Deposits of Rs. 5(M) but less than 25(M)	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%
Deposits of Rs. 25(M) but less than 50(M)	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%
Deposits of Rs. 50(M) but less than 100(M)	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%
Deposits of Rs. 100(M) but less than 250(M)	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%
Deposits of Rs. 250(M) but less than 500(M)	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%
Deposits of Rs. 500(M) but less than Rs. 1(B)	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%
Deposits of Rs. 1(B) 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%	4.450%	4.440%	4.473%	4.369%	4.278%	4.495%	4.416%

AL-SAMARAT TERM ACCOUNTS**Profit on Maturity**

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%
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%
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%
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%
Al - Samarat Three Years 2015	6.500%	7.390%	5.200%	6.720%	7.010%	6.470%	6.990%	5.500%	5.500%	5.510%	7.880%	5.510%	5.500%	6.030%	6.010%	5.990%					
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%	5.980%	5.960%	6.010%	5.870%	5.809%	6.040%	5.933%
Al - Samarat Five Years 2013	8.250%	9.470%	6.660%	8.540%	8.910%	8.220%	8.880%	7.500%	7.500%	7.510%	10.750%	7.510%	7.500%	8.230%	8.200%	8.170%					
Al - Samarat Five Years 2014	8.250%	9.460%	6.660%	8.530%	8.910%	8.220%	8.880%	7.500%	7.500%	7.510%	10.750%	7.510%	7.500%	8.230%	8.200%	8.170%					
Al - Samarat Five Years 2015	6.750%	7.690%	5.410%	6.980%	7.290%	6.720%	7.260%	6.500%	6.500%	6.510%	9.320%	6.510%	6.500%	7.130%	7.100%	7.080%					
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%	6.560%	6.530%	6.510%					

Profit on Monthly

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%
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%	6.800%	6.780%					
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%	5.407%	5.280%	5.225%	5.433%	5.337%
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%	10.000%	6.980%	6.970%	7.650%	7.620%	7.590%					
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%	10.000%	6.980%	6.970%	7.650%	7.620%	7.590%					
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%	6.560%	6.530%	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%

Profit on Quarterly

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%
Al - Samarat Three Years 2015	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.220%	6.220%	6.230%	8.920%	6.230%	6.220%	6.830%	6.810%	6.780%					
Al - Samarat Three Years	5.050%	5.680%	4.000%	5.210%	5.440%	5.020%	5.430%	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%
Al - Samarat Five Years 2013	7.500%	8.560%	6.040%	7.750%	8.080%	7.420%	8.050%	7.460%	7.460%	7.500%	10.710%	7.500%	7.500%	8.210%	8.160%	8.110%					
Al - Samarat Five Years 2014	7.250%	8.280%	5.830%	7.500%	7.830%	7.220%	7.800%	7.250%	7.250%	7.260%	13.260%	7.260%	7.250%	10.140%	10.110%	10.070%					
Al - Samarat Five Years 2015	6.000%	6.800%	4.780%	6.190%	6.470%	5.970%	6.450%	5.970%	5.970%	5.980%	8.560%	5.980%	5.970%	6.550%	6.530%	6.570%					
Al - Samarat Five Years	4.850%	5.450%	3.830%	5.010%	5.230%	4.820%	5.210%	4.830%	4.820%	4.830%	6.920%	4.830%	4.820%	5.290%	5.270%	5.250%	5.294%	5.173%	5.119%	5.323%	5.228%

Profit on Semi Annually

Al - Samarat One Year	4.750%	5.320%	3.750%	4.900%	5.120%	4.720%	5.100%	4.730%	4.720%	4.730%	6.770%	4.730%	4.720%	5.180%	5.160%	5.140%	5.187%	5.066%	5.013%	5.212%	5.120%
Al - Samarat Three Years 2015	6.500%	7.390%	5.200%	6.720%	7.010%	6.470%	6.990%	6.480%	6.470%	6.480%	9.280%	6.480%	6.470%	7.100%	7.080%	7.050%					
Al - Samarat Three 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%	5.654%	5.553%
Al - Samarat Five Years 2013	7.500%	8.580%	6.040%	7.760%	8.100%	7.470%	8.070%	7.480%	7.470%	7.490%	10.710%	7.480%	7.480%	8.200%	8.170%	8.140%					
Al - Samarat Five Years 2014	7.500%	8.580%	6.040%	7.750%	8.100%	7.470%	8.070%	7.480%	7.470%	7.490%	10.710%	7.480%	7.480%	8.200%	8.170%	8.140%					
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%					
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%	5.627%	5.495%	5.438%	5.654%	5.553%

Foreign Currency Accounts

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 Sept 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
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HBL Islamic PLS Account (FCY)

HBL Islamic PLS FCY Less than 1000	0.100%	0.106%	0.097%	0.034%	0.034%	0.039%	0.275%	0.714%	1.154%	1.027%	1.143%	1.484%	2.014%	1.136%	0.445%	0.358%	0.117%	0.100%	0.100%	0.096%	0.129%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	0.150%	0.142%	0.130%	0.044%	0.051%	0.058%	0.419%	1.075%	1.716%	1.542%	1.726%	1.485%	2.012%	1.705%	0.672%	0.541%	0.173%	0.150%	0.150%	0.144%	0.194%
HBL Islamic PLS FCY 50,000 & above	0.200%	0.178%	0.162%	0.055%	0.068%	0.078%	0.559%	1.434%	2.289%	2.055%	2.301%	1.485%	2.012%	2.274%	0.896%	0.722%	0.230%	0.200%	0.200%	0.192%	0.259%

HBL Islamic High Yield Investment Deposit (FCY)**One Month**

From 1,000 to 99,999																	0.226%	0.200%	0.200%	0.192%	0.259%
From 100,000 to 499,999																	0.230%	0.200%	0.200%	0.192%	0.259%
From 500,000 & above																	0.230%	0.200%	0.200%	0.192%	0.259%

Two Months

From 1,000 to 99,999				</
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