



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2019/27

September 17, 2019

Re: DECLARATION OF PROFIT RATES FOR THE MONTH OF AUGUST 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 August 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


MUHAMMAD NASSIR SALIM
HEAD - GLOBAL OPERATIONS

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

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	5.102%
HBL Al-Mukhtar Account	Monthly	0.065%
HBL at Work Islamic Premium Account	January & July	0.065%
Remunerative Non-Chequing Current Margin Account	January & July	0.075%
Funds Acceptance under SBP ILTF	Monthly	2.229%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	5.466%
Deposits of Rs.500K but less than 1(M)	Monthly	5.466%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.466%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.466%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.466%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.466%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.466%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.466%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.466%
Deposits of Rs. 1(B) and above	Monthly	5.466%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	6.046%
Al - Samarat 3 Months	Maturity	6.194%
Al - Samarat 6 Months	Maturity	6.490%
Al - Samarat One Year	Maturity	8.064%
Al - Samarat Three Years	Maturity	7.972%
Al - Samarat Five Years	Maturity	8.711%
Profit on Monthly		
Al - Samarat One Year	Monthly	7.789%
Al - Samarat Three Years	Monthly	7.157%
Al - Samarat Five Years	Monthly	6.638%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	7.899%
Al - Samarat Three Years	Quarterly	7.305%
Al - Samarat Five Years	Quarterly	7.008%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	7.982%
Al - Samarat Three Years	Semi Annually	7.453%
Al - Samarat Five Years	Semi Annually	7.453%

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



**PROFIT RATES
2017, 2018 & 2019**

Local Currency Accounts	Product Name																																
	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sept 2017	Oct 2017	Nov 2017	Dec 2017	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	Jun 2018	Jul 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	July 2019	Aug 2019	
SAVING ACCOUNTS	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%	3.607%	3.751%	4.136%	4.199%	4.403%	4.403%	4.500%	5.018%	4.199%	4.136%	4.243%	5.054%	4.500%	5.018%	5.930%	5.102%
	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%	0.053%	0.055%	0.054%	0.055%	0.057%	0.057%	0.060%	0.067%	0.055%	0.054%	0.055%	0.066%	0.060%	0.075%	0.065%	
	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%	0.053%	0.055%	0.054%	0.055%	0.057%	0.057%	0.060%	0.067%	0.055%	0.054%	0.055%	0.066%	0.060%	0.075%	0.065%	
	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%	0.053%	0.055%	0.054%	0.055%	0.057%	0.057%	0.060%	0.067%	0.055%	0.054%	0.055%	0.066%	0.060%	0.075%	0.065%	
	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%	0.053%	0.055%	0.054%	0.055%	0.057%	0.057%	0.060%	0.067%	0.055%	0.054%	0.055%	0.066%	0.060%	0.075%	0.065%	
HBL Al-irifa Account	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%	3.607%	3.751%	4.136%	4.199%	4.403%	4.403%	4.500%	5.018%	4.199%	4.136%	4.243%	5.054%	4.500%	5.018%	5.930%	5.102%
	3.500%	3.950%	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%	3.714%	3.753%	4.124%	4.191%	4.371%	4.371%	4.458%	4.976%	4.191%	4.124%	4.244%	5.066%	4.506%	4.976%	5.899%	5.066%
Profit on Monthly	4.200%	4.570%	3.290%	4.330%	4.520%	4.170%	4.510%	4.180%	4.170%	4.170%	5.380%	4.180%	4.180%	4.520%	4.510%	4.490%	4.523%	4.430%	4.466%	4.848%	4.914%	5.131%	5.131%	5.228%	5.746%	4.914%	4.848%	4.966%	5.813%	5.228%	5.746%	6.668%	5.813%
	4.300%	4.700%	3.370%	4.340%	4.600%	4.270%	4.620%	4.280%	4.270%	4.270%	5.460%	4.280%	4.280%	4.700%	4.690%	4.670%	4.703%	4.583%	4.620%	4.999%	5.064%	5.281%	5.281%	5.378%	5.896%	5.064%	4.999%	5.117%	5.964%	5.378%	5.896%	6.818%	5.964%
Profit on Quarterly	4.500%	5.100%	3.500%	4.600%	4.900%	4.300%	5.000%	4.500%	4.300%	4.300%	5.680%	4.500%	4.500%	5.000%	4.980%	4.960%	5.003%	4.860%	4.900%	5.288%	5.353%	5.570%	5.570%	5.667%	6.185%	5.353%	5.288%	5.406%	6.253%	5.667%	6.185%	7.107%	6.253%
	4.600%	5.200%	3.580%	4.680%	4.980%	4.380%	5.080%	4.600%	4.380%	4.380%	5.760%	4.600%	4.600%	5.100%	5.080%	5.060%	5.103%	4.940%	4.980%	5.368%	5.433%	5.650%	5.650%	5.747%	6.265%	5.433%	5.368%	5.486%	6.331%	5.747%	6.265%	7.187%	6.331%
Profit on Semi Annually	4.800%	5.400%	3.790%	4.800%	5.100%	4.600%	5.200%	4.800%	4.600%	4.600%	5.960%	4.800%	4.800%	5.300%	5.280%	5.260%	5.303%	5.140%	5.180%	5.568%	5.633%	5.850%	5.850%	5.947%	6.465%	5.633%	5.568%	5.686%	6.533%	5.947%	6.465%	7.387%	6.533%
	4.900%	5.500%	3.870%	4.900%	5.200%	4.700%	5.300%	4.900%	4.700%	4.700%	6.040%	4.900%	4.900%	5.400%	5.380%	5.360%	5.403%	5.240%	5.280%	5.668%	5.733%	5.950%	5.950%	6.047%	6.565%	5.733%	5.668%	5.786%	6.653%	6.047%	6.565%	7.487%	6.653%

