



ISLAMIC
BANKING

PROFIT RATES
FOR THE MONTH OF MARCH 2020

Product Name	Payment Frequency	Profit Rate
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Local Currency Accounts

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	5.588%
HBL Al-Mukhtar Account	Monthly	0.071%
HBL at Work Islamic Premium Account	January & July	0.071%
Remunerative Non-Chequing Current Margin Account	January & July	0.075%
Funds Acceptance under SBP ILTFF	Monthly	2.162%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	5.987%
Deposits of Rs.500K but less than 1(M)	Monthly	5.987%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.987%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.987%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.987%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.987%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.987%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.987%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.987%
Deposits of Rs. 1(B) and above	Monthly	5.987%

AL-SAMARAT TERM DEPOSITS

Profit on Maturity

Al - Samarat 1 Month	Maturity	6.622%
Al - Samarat 3 Months	Maturity	6.783%
Al - Samarat 6 Months	Maturity	7.108%
Al - Samarat One Year	Maturity	8.832%
Al - Samarat Three Years	Maturity	8.731%
Al - Samarat Five Years	Maturity	9.541%

Profit on Monthly

Al - Samarat One Year	Monthly	8.531%
Al - Samarat Three Years	Monthly	7.839%
Al - Samarat Five Years	Monthly	7.270%

Profit on Quarterly

Al - Samarat One Year	Quarterly	8.652%
Al - Samarat Three Years	Quarterly	8.001%
Al - Samarat Five Years	Quarterly	7.676%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	8.742%
Al - Samarat Three Years	Semi Annually	8.163%
Al - Samarat Five Years	Semi Annually	8.163%



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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%

PROFIT RATES
2017, 2018, 2019 & 2020

Product Name	2017												2018												2019												2020											
	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month					
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IBL Islamic PLS Account (FCY)

IBL Islamic PLS FCY Less than 1000
 IBL Islamic PLS FCY 1000 to less than FCY 50,000
 IBL Islamic PLS from FCY 50,000 & above

IBL Islamic High Yield Investment Deposit (FCY)

One Month
 From 1,000 to 99,999
 From 100,000 to 499,999
 From 500,000 & above

Two Months

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

Three Months

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

Six Months

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

Twelve Months

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

2 Years

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

3 Years

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

4 Years

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

5 Years

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