



ISLAMIC
BANKING

PROFIT RATES
FOR THE MONTH OF NOVEMBER 2019

Product Name	Payment Frequency	Profit Rate
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 ILTF	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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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 Product Development & Operations

Approved by:


Head, Retail Channel Liability


Head, Islamic Banking

 9/12/19
Resident Sharia'h Board Member

