



**INSTRUCTION CIRCULAR**

**NO. P/INST-IBD/2019/30**

**October 11, 2019**

**Re: DECLARATION OF PROFIT RATES FOR THE MONTH OF SEPTEMBER 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 September 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](http://www.hbl.com).

  
**MUHAMMAD AFAQ KHAN  
HEAD – ISLAMIC BANKING**

  
**MUHAMMAD NASSIR SALIM  
HEAD – GLOBAL OPERATIONS**

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



ISLAMIC  
BANKING

PROFIT RATES  
FOR THE MONTH OF SEPTEMBER 2019

Product Name	Payment Frequency	Profit Rate
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**Local Currency Accounts**

**SAVING ACCOUNTS**

HBL Islamic PLS Account	Monthly	5.170%
HBL Al-Mukhtar Account	Monthly	0.066%
HBL at Work Islamic Premium Account	January & July	0.066%
Remunerative Non-Chequing Current Margin Account	January & July	0.075%
Funds Acceptance under SBP ILTF	Monthly	1.750%

**HBL Al-Irtifa Account**

Deposits of Rs.1 but less than 500K	Monthly	5.539%
Deposits of Rs.500K but less than 1(M)	Monthly	5.539%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.539%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.539%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.539%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.539%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.539%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.539%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.539%
Deposits of Rs. 1(B) and above	Monthly	5.539%

**AL-SAMARAT TERM DEPOSITS**

**Profit on Maturity**

Al - Samarat 1 Month	Maturity	6.126%
Al - Samarat 3 Months	Maturity	6.276%
Al - Samarat 6 Months	Maturity	6.576%
Al - Samarat One Year	Maturity	8.171%
Al - Samarat Three Years	Maturity	8.078%
Al - Samarat Five Years	Maturity	8.827%

**Profit on Monthly**

Al - Samarat One Year	Monthly	7.893%
Al - Samarat Three Years	Monthly	7.252%
Al - Samarat Five Years	Monthly	6.726%

**Profit on Quarterly**

Al - Samarat One Year	Quarterly	8.004%
Al - Samarat Three Years	Quarterly	7.402%
Al - Samarat Five Years	Quarterly	7.102%

**Profit on Semi Annually**

Al - Samarat One Year	Semi Annually	8.088%
Al - Samarat Three Years	Semi Annually	7.552%
Al - Samarat Five Years	Semi Annually	7.552%

Product Name	Payment Frequency	Profit Rate
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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%

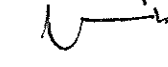
Prepared by:

  
Pool Manager

Reviewed by:


  
Head, Pool Management Unit

Recommend by:

  
Head, Islamic Projects

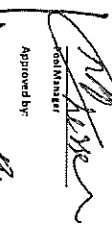
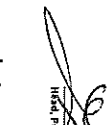
Approved by:

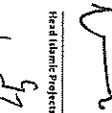
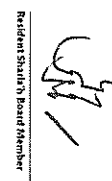
  
Head, Retail Channel Liability

  
Head, Islamic Banking

  
Resident Sharia'h Board Member

Product Name	2017												2018												2019											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>HBL Islamic FLS Account (FCY)</b>	[Grid of profit rates for HBL Islamic FLS Account (FCY)]																																			
<b>HBL Islamic FLS FCY Less than 1000</b>	[Grid of profit rates for HBL Islamic FLS FCY Less than 1000]																																			
<b>HBL Islamic FLS FCY 1000 to less than FCY 50,000</b>	[Grid of profit rates for HBL Islamic FLS FCY 1000 to less than FCY 50,000]																																			
<b>HBL Islamic FLS FCY 50,000 &amp; above</b>	[Grid of profit rates for HBL Islamic FLS FCY 50,000 & above]																																			
<b>HBL Islamic High Yield Investment Deposit (FCY)</b>	[Grid of profit rates for HBL Islamic High Yield Investment Deposit (FCY)]																																			
<b>One Month</b>	[Grid of profit rates for One Month]																																			
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<b>4 Years</b>	[Grid of profit rates for 4 Years]																																			
<b>5 Years</b>	[Grid of profit rates for 5 Years]																																			

Prepared by:   
 Head Manager  
 Approved by:   
 Head of Risk Management Unit  
 Head, Head Channel/ISB/SH

Reviewed by:   
 Head of Islamic Products  
  
 Resident Statistic Board Member

Product Name	2017												2018												2019											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

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Product Name	2017												2018												2019											
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