

## PROFIT RATES September 2021

Local Currency Accounts    Hill Islamic PS Account   Monthly   4.216     Hill Islamic PS Account   Monthly   2.256     Hill Islamic Saving Account   Monthly   5.256     Hill Islamic Saving Account   Monthly   5.256     Hill Islamic Saving Account   Monthly   0.085     Hill Islamic Premium Account   Monthly   0.085     Hunds Acceptance under S8P ILLIF   HINDS ACCEPTANCE UNDER S8P Islamic Financing Facility for Storage of Agriculture Produce   Quarterly   0.005     HUNDS ACCEPTANCE UNDER S8P Islamic Financing Facility for Storage of Agriculture Produce   Quarterly   0.007     HUNDS ACCEPTANCE UNDER S8P Islamic Financing Facility for Storage of Agriculture Produce   Quarterly   0.007     HUNDS ACCEPTANCE UNDER S8P Islamic Financing Facility For Payment Or Wadgs / Salanies - I   Quarterly   0.007     HUNDS ACCEPTANCE UNDER S8P Islamic Financing Facility For Payment Or Wadgs / Salanies - I   Quarterly   0.007     HUNDS ACCEPTANCE UNDER S8P Islamic Retinance Scheme for Combating Covid 19 (IRFCC) for Hospitals   Quarterly   0.007     S8P Islamic Retinance Scheme for Combating Covid 19 (IRFCC) for Hospitals   Quarterly   0.007     S8P Islamic Retinance Scheme for Monthly   0.007     S8P Islamic Retinance Sch	Product Name	Payment Frequency	Profit Rate
Hell Little Place   Monthly   4.21%	Local Currency Accounts		
Hell Nisa Tawfir	SAVING ACCOUNTS		
Rutba Islamic Saving Account    Monthly   5.25%	HBL Islamic PLS Account	Monthly	4.21%
HBL Al-Mukhtar Account   Monthly   0.08%     HBL at Work Islamic Premium Account   January & July   0.08%     Remunerative Non-Chequing Current Margin Account   January & July   0.08%     Remunerative Non-Chequing Current Margin Account   January & July   0.08%     Funds Acceptance under SBP ILTFF   Monthly   2.41%     Funds Acceptance under SBP ILTFF   Monthly   2.41%     Funds Acceptance under SBP ILTFF   Monthly   2.41%     Funds Acceptance Under SBP Islamic Financing Facility for Renewable Energy   Quarterly   2.00%     FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce   Quarterly   4.00%     FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I   Quarterly   0.07%     FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I   Quarterly   0.07%     SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals   Quarterly   0.07%     SBP Islamic Refinance Scheme for Modernization of SMES   Quarterly   0.07%     SBP Islamic Refinance Scheme for Modernization of SMES   Quarterly   0.00%     SLAMIC FEMP ECO REFIN (ITERF)   Quarterly   0.00%     SLAMIC FEMP ECO REFIN (ITERF)   Quarterly   0.00%     SLAMIC FEMP ECO REFIN (ITERF)   Quarterly   0.00%     Deposits of Rs. 15 Unit less than 10M   0.00%   0.00%     Monthly	HBL Nisa Tawfir	Monthly	7.82%
HBL Al-Mukhtar Account   Monthly   0.08%     HBL at Work Islamic Premium Account   January & July   0.08%     Remunerative Non-Chequing Current Margin Account   January & July   0.08%     Remunerative Non-Chequing Current Margin Account   January & July   0.08%     Funds Acceptance under SBP ILTFF   Monthly   2.41%     Funds Acceptance under SBP ILTFF   Monthly   2.41%     Funds Acceptance under SBP ILTFF   Monthly   2.41%     Funds Acceptance Under SBP Islamic Financing Facility for Renewable Energy   Quarterly   2.00%     FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce   Quarterly   4.00%     FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I   Quarterly   0.07%     FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I   Quarterly   0.07%     SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals   Quarterly   0.07%     SBP Islamic Refinance Scheme for Modernization of SMES   Quarterly   0.07%     SBP Islamic Refinance Scheme for Modernization of SMES   Quarterly   0.00%     SLAMIC FEMP ECO REFIN (ITERF)   Quarterly   0.00%     SLAMIC FEMP ECO REFIN (ITERF)   Quarterly   0.00%     SLAMIC FEMP ECO REFIN (ITERF)   Quarterly   0.00%     Deposits of Rs. 15 Unit less than 10M   0.00%   0.00%     Monthly	Rutba Islamic Saving Account	Monthly	5.25%
HBL at Work Islamic Premium Account   January & July   0.08%		,	0.08%
Remunerative Non-Chequing Current Margin Account  January & July 0.08%  Funds Acceptance under SBP ILTFE  Monthly 2.41%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy Quarterly 2.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce Quarterly 4.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce Quarterly 4.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce Quarterly 0.07%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility For Parament of WAGES / SALARIES - I Quarterly 0.07%  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals Quarterly 0.07%  SBP Islamic Refinance Scheme for Modernization of SMEs Quarterly 2.00%  ISLAMIC TEMP ECO REFIN (ITERF) Quarterly 1.00%  Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs Quarterly 2.00%  HBL Al-Irtifa Account Deposits of Rs. 1 but less than 500K Monthly 4.45%  Deposits of Rs. 1 but less than 500K Monthly 4.45%  Deposits of Rs. 1 but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 2 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 2 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 2 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 2 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 2 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 2 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 2 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 3 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 3 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 3 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 3 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 3 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 3 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 3 fl/M but less than 1 fl/M) Monthly 4.45%  Deposits of Rs. 3 fl/M but less than 1 fl/M) Monthly 4.45%  Deposi		,	
Funds Acceptance under SBP ILTFF  Funds Acceptance UNDER SBP Islamic Financing Facility for Renewable Energy  Quarterly  2.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  Quarterly  4.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  Quarterly  4.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  Quarterly  0.07%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Royament OF WAGES / SALARIES - II  Quarterly  0.07%  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals  Quarterly  2.00%  SBP Islamic Refinance Scheme for Modernization of SMEs  Quarterly  2.00%  Islamic TEMP ECO REFIN (ITERP)  Quarterly  2.00%  HBL Al-Irtifa Account  Deposits of RS. Dot Uses than 500K  Deposits of RS. Dot Uses than 500K  Monthly  4.45%  Deposits of RS. Dot Uses than 50M)  Monthly  4.45%  Deposits of RS. Dot Wiles than 50M)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposits of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposite of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposite of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposite of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposite of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposite of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposite of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Deposite of RS. 20Mb but less than 50Mb)  Monthly  4.45%  Depos	TIBL at WOLK ISlamic Fremium Account	January & July	0.0876
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Remunerative Non-Chequing Current Margin Account	January & July	0.08%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce   Quarterly   0.07%	Funds Acceptance under SBP ILTFF	Monthly	2.41%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I   Quarterly   0.07%	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Quarterly 0.07%  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals Quarterly 2.00%  SBP Islamic Refinance Scheme for Modernization of SMEs Quarterly 1.00%  ISLAMIC TEMP ECO REFIN (ITERF) Quarterly 1.00%  Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs Quarterly 2.00%  HBL Al-Irtifa Account Deposits of Rs. 2 but less than 500K  Deposits of Rs. 3.0 but less than 500K  Deposits of Rs. 3.1 but less than 50K  Deposits of Rs. 3.1 (M) but less than 1(M) 4.45%  Deposits of Rs. 50M but less than 1(M) Monthly 4.45%  Deposits of Rs. 51M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 52(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits of Rs. 50(M) But less than 50(M) Monthly 4.45%  Deposits	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	4.00%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals   Quarterly   2.00%	FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs   Quarterly   2.00%	FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.07%
SLAMIC TEMP ECO REFIN (ITERF)   Quarterly   1.00%	SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.07%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs  Physics of Rs.1 but less than 500K  Deposits of Rs.5 but less than 500K  Deposits of Rs.5 500K but less than 1(M)  Deposits of Rs.5 500K but less than 1(M)  Deposits of Rs.5 500K but less than 5(M)  Deposits of Rs.5 5(M) but less than 150(M)  Deposit	SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	2.00%
Deposits of Rs.1 but less than 500K	ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.00%
Deposits of Rs. 1 but less than 500K   Monthly   4.45%	Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly	2.00%
Deposits of Rs.500K but less than 1(M)	HBL Al-Irtifa Account		
Deposits of Rs. 1(M) but less than 5(M)	Deposits of Rs.1 but less than 500K	Monthly	4.45%
Deposits of Rs. 5(M) but less than 25(M)   Monthly   4.45%	Deposits of Rs.500K but less than 1(M)	Monthly	4.45%
Deposits of Rs. 25(M) but less than 50(M)   Monthly   4.45%	Deposits of Rs.1(M) but less than 5(M)	Monthly	4.45%
Deposits of Rs. 50(M) but less than 100(M)			
Deposits of Rs. 100(M) but less than 250(M)   Monthly   4.45%	· · · · · · · · · · · · · · · · · · ·	Monthly	
Deposits of Rs. 250(M) but less than 500(M)   Monthly   4.45%	Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.45%
Deposits of Rs. 500(M) but less than Rs. 1(B)	, , , , , , , , , , , , , , , , , , , ,		
Deposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  Profit on Maturity  AI - Samarat 1 Month  AI - Samarat 3 Months  AI - Samarat 3 Months  AI - Samarat 6 Months  AI - Samarat 6 Months  AI - Samarat 6 Months  AI - Samarat 7 More Year  Maturity  6.02%  Profit on Monthly  AI - Samarat 7 More Year  Monthly  5.11%  AI - Samarat 7 More Year  Monthly  5.11%  AI - Samarat 7 More Year  Monthly  5.23%  Profit on Quarterly  AI - Samarat 7 More Year  Semi Annually  5.89%			
AL-SAMARAT TERM DEPOSITS  Profit on Maturity  AI - Samarat 1 Month  AI - Samarat 3 Months  AI - Samarat 6 Months  AI - Samarat 6 Months  AI - Samarat 6 Months  AI - Samarat 7 Mee Year  AI - Samarat 7 Mee Years  Maturity  AI - Samarat 7 Mee Years  Maturity  AI - Samarat 7 Mee Years  Monthly  AI - Samarat 7 Mee Years  Monthly  AI - Samarat 7 Mee Years  Monthly  5.11%  AI - Samarat 7 Mee Years  Monthly  5.41%  AI - Samarat 7 Mee Years  Monthly  5.41%  AI - Samarat 7 Mee Years  Monthly  5.23%  Profit on Quarterly  AI - Samarat 7 Mee Years  Quarterly  5.71%  AI - Samarat 7 Mee Years  Quarterly  5.71%  AI - Samarat 7 Mee Years  Quarterly  5.71%  AI - Samarat 7 Mee Years  Profit on Semi Annually  AI - Samarat 7 Mee Years  Semi Annually  5.89%		Monthly	4.45%
Profit on Maturity         4.69%           AI - Samarat 1 Month         Maturity         4.69%           AI - Samarat 3 Months         Maturity         4.93%           AI - Samarat 6 Months         Maturity         5.17%           AI - Samarat One Year         Maturity         5.41%           AI - Samarat Three Years         Maturity         6.02%           AI - Samarat Five Years         Maturity         6.62%           Profit on Monthly         5.11%           AI - Samarat One Year         Monthly         5.41%           AI - Samarat Five Years         Monthly         5.41%           AI - Samarat Five Years         Monthly         5.23%           Profit on Quarterly         5.23%         AI - Samarat Three Years         Quarterly         5.71%           AI - Samarat Three Years         Quarterly         5.71%         AI - Samarat Five Years         Quarterly         5.3%           Profit on Semi Annually         AI - Samarat Three Years         Semi Annually         5.89%		Monthly	4.45%
Al - Samarat 1 Month			
Al - Samarat 3 Months	· · · · · · · · · · · · · · · · · · ·	Maturity	4 69%
Al - Samarat 6 Months       Maturity       5.17%         Al - Samarat One Year       Maturity       5.41%         Al - Samarat Three Years       Maturity       6.02%         Al - Samarat Five Years       Maturity       6.62%         Profit on Monthly         Al - Samarat One Year       Monthly       5.11%         Al - Samarat Five Years       Monthly       5.41%         Al - Samarat Five Years       Monthly       6.02%         Profit on Quarterly         Al - Samarat One Year       Quarterly       5.23%         Al - Samarat Three Years       Quarterly       5.71%         Al - Samarat Five Years       Quarterly       6.32%         Profit on Semi Annually         Al - Samarat One Year       Semi Annually       5.35%         Al - Samarat Three Years       Semi Annually       5.89%		· · · · · · · · · · · · · · · · · · ·	
Al - Samarat One Year Maturity 5.41% Al - Samarat Three Years Maturity 6.02% Al - Samarat Five Years Maturity 6.62%  Profit on Monthly  Al - Samarat One Year Monthly 5.11% Al - Samarat Three Years Monthly 5.41% Al - Samarat Three Years Monthly 5.41% Al - Samarat Five Years Monthly 6.02%  Profit on Quarterly  Al - Samarat One Year Monthly 5.23% Al - Samarat Three Years Quarterly 5.71% Al - Samarat Three Years Quarterly 5.71% Al - Samarat Three Years Quarterly 5.71% Al - Samarat Five Years Quarterly 5.71% Al - Samarat Three Years Semi Annually  Al - Samarat One Year Semi Annually 5.35% Al - Samarat Three Years Semi Annually 5.89%			
Al - Samarat Three Years Maturity 6.02% Al - Samarat Five Years Maturity 6.62%  Profit on Monthly  Al - Samarat One Year Monthly 5.11% Al - Samarat Three Years Monthly 5.41% Al - Samarat Five Years Monthly 6.02%  Profit on Quarterly  Al - Samarat One Year Quarterly  Al - Samarat One Year Quarterly 5.23% Al - Samarat Three Years Quarterly 5.71% Al - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.35% Al - Samarat Three Years Semi Annually 5.89%			
Al - Samarat Five Years  Profit on Monthly  Al - Samarat One Year  Al - Samarat Three Years  Monthly  5.11%  Al - Samarat Three Years  Monthly  5.41%  Al - Samarat Five Years  Monthly  6.02%  Profit on Quarterly  Al - Samarat One Year  Al - Samarat Three Years  Quarterly  5.23%  Al - Samarat Three Years  Quarterly  5.71%  Al - Samarat Five Years  Quarterly  6.32%  Profit on Semi Annually  Al - Samarat One Year  Semi Annually  5.35%  Al - Samarat Three Years  Semi Annually  5.89%			
Profit on Monthly  AI - Samarat One Year Monthly 5.11%  AI - Samarat Three Years Monthly 5.41%  AI - Samarat Five Years Monthly 6.02%  Profit on Quarterly  AI - Samarat One Year Quarterly  AI - Samarat Three Years Quarterly 5.23%  AI - Samarat Three Years Quarterly 5.71%  AI - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  AI - Samarat One Year Semi Annually  AI - Samarat Three Years Semi Annually 5.35%  AI - Samarat Three Years Semi Annually 5.89%			
Al - Samarat One Year Monthly 5.11% Al - Samarat Three Years Monthly 5.41% Al - Samarat Five Years Monthly 6.02%  Profit on Quarterly  Al - Samarat One Year Quarterly 5.23% Al - Samarat Three Years Quarterly 5.71% Al - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.35% Al - Samarat Three Years Semi Annually 5.89%		iviaturity	0.02%
Al - Samarat Three Years Monthly 5.41% Al - Samarat Five Years Monthly 6.02%  Profit on Quarterly  Al - Samarat One Year Quarterly 5.23% Al - Samarat Three Years Quarterly 5.71% Al - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.35% Al - Samarat Three Years Semi Annually 5.89%	·		
Al - Samarat Five Years Monthly 6.02%  Profit on Quarterly  Al - Samarat One Year Quarterly 5.23%  Al - Samarat Three Years Quarterly 5.71%  Al - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.35%  Al - Samarat Three Years Semi Annually 5.89%			
Profit on Quarterly           AI - Samarat One Year         Quarterly         5.23%           AI - Samarat Three Years         Quarterly         5.71%           AI - Samarat Five Years         Quarterly         6.32%           Profit on Semi Annually           AI - Samarat One Year         Semi Annually         5.35%           AI - Samarat Three Years         Semi Annually         5.89%			
Al - Samarat One Year       Quarterly       5.23%         Al - Samarat Three Years       Quarterly       5.71%         Al - Samarat Five Years       Quarterly       6.32%         Profit on Semi Annually         Al - Samarat One Year       Semi Annually       5.35%         Al - Samarat Three Years       Semi Annually       5.89%	Al - Samarat Five Years	Monthly	6.02%
Al - Samarat Three Years         Quarterly         5.71%           Al - Samarat Five Years         Quarterly         6.32%           Profit on Semi Annually           Al - Samarat One Year         Semi Annually         5.35%           Al - Samarat Three Years         Semi Annually         5.89%	Profit on Quarterly		
Al - Samarat Three Years         Quarterly         5.71%           Al - Samarat Five Years         Quarterly         6.32%           Profit on Semi Annually           Al - Samarat One Year         Semi Annually         5.35%           Al - Samarat Three Years         Semi Annually         5.89%	· · · · · · · · · · · · · · · · · · ·	Quarterly	5.23%
Al - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually 5.35% Al - Samarat Three Years Semi Annually 5.89%			
Al - Samarat One Year         Semi Annually         5.35%           Al - Samarat Three Years         Semi Annually         5.89%			
Al - Samarat Three Years Semi Annually 5.89%	·		
' '	Al - Samarat One Year	Semi Annually	5.35%
Al - Samarat Five Years Semi Annually 6.44%	Al - Samarat Three Years	Semi Annually	5.89%
	Al - Samarat Five Years	Semi Annually	6.44%



## PROFIT RATES September 2021

	Product Name	Payment Frequency	Profit Rate
	Foreign Currency Accoun	nts	
HBL Islamic PLS Account (FCY)			
ess than 1000		Monthly	0.10%
From 1000 to less than FCY 50,000		Monthly	0.16%
rom 50,000 & above		Monthly	0.21%
	amic High Yield Investment Deposit (FCY)		
One Month			
rom 1,000 to 99,999		Maturity	0.20%
rom 100,000 to 499,999		Maturity	0.21%
rom 500,000 & above		Maturity	0.22%
wo Months			
rom 1,000 to 99,999		Maturity	0.20%
rom 100,000 to 499,999		Maturity	0.21%
rom 500,000 & above		Maturity	0.22%
Three Months			
rom 1,000 to 99,999		Maturity	0.20%
rom 100,000 to 499,999		Maturity	0.21%
rom 500,000 & above		Maturity	0.22%
ix Months			
rom 1,000 to 99,999		Maturity	0.21%
From 100,000 to 499,999		Maturity	0.22%
rom 500,000 & above		Maturity	0.23%
welve Months			
rom 1,000 to 99,999		Maturity	0.21%
rom 100,000 to 499,999		Maturity	0.22%
rom 500,000 & above		Maturity	0.23%
2 Years			
rom 1,000 to 99,999		Maturity	0.24%
rom 100,000 to 499,999		Maturity	0.25%
rom 500,000 & above		Maturity	0.26%
3 Years			
rom 1,000 to 99,999		Maturity	0.27%
rom 100,000 to 499,999		Maturity	0.28%
rom 500,000 & above		Maturity	0.29%
1 Years			
rom 1,000 to 99,999		Maturity	0.30%
rom 100,000 to 499,999		Maturity	0.31%
rom 500,000 & above		Maturity	0.32%
rom 1,000 to 99,999		Maturity	0.33%
From 100,000 to 499,999		Maturity  Maturity	0.34%
rom 500,000 & above		Maturity	0.35%
1011 300,000 & above		, ,	0.3370
repared by:	Reviewed by:	Recommend by:	
Pool Manager	Head, Pool Management Unit	Head, Islamic Product Develo	oment & Operation
Muhammad Saadan Sarwar	Khawaja Farhan Usman	Muhammad Mujeeb Beig	, <del></del>
Approved by:			
lead Distribution- Islamic Banking Camran Zafar		Resident Sharia'h Board Mem Mufti Yahya Asim	ber



## HISTORICAL PROFIT RATES 2019 Till 2021

BANKING	1113			,,,,,	25 20	717 1111	-0																
	Payment	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Monti
Product Name	Frequency	Sep	Oct	Nov	Dec	Jan	Feb 2020	March	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept
		2019	2019	2019	2019	2020	1.00.000	2020	2020	2020	2020	2020	2020	2020	2021	2021	2021	2021	2021	2021	2021	2021	2021
Local Currency Accounts																							
SAVING ACCOUNTS																							
HBL Islamic PLS Account	Monthly	5.17%	5.54%	5.59%	5.59%	5.59%	5.59%	5.59%	3.50%	3.50%	3.60%	3.59%	3.94%	4.01%	4.04%	4.37%	4.40%	4.33%	4.04%	3.94%	4.43%	4.44%	4.21%
Nisa Tawfir Islamic Saving Account	Monthly	-	-	-	-	- 1	-	-	-	-	-	-	3.94%	4.01%	4.04%	4.37%	4.40%	4.33%	4.04%	3.94%	4.43%	8.24%	7.82%
Rutba Islamic Saving Account	Monthly	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	5.25%	5.25%
HBL Al-Mukhtar Account	Monthly	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%
HBL at Work Islamic Premium Account	Jan & Jul	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%
Remunerative Non-Chequing Current Margin Account	Jan & Jul	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%
Funds Acceptance under SBP ILTFF	Quarterly	1.75%	1.88%	2.16%	2.16%	2.16%	2.16%	2.16%	2.00%	2.00%	2.06%	2.05%	2.25%	2.00%	2.00%	2.19%	2.20%	2.20%	2.20%	2.25%	2.53%	2.54%	2.41%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	-	-	-	-	-	-	-	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	2.00%	2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	-	T -	-	-	-	-	-	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	-			-			-	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	-						-	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly		1	1		-		-	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.07%	0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	+ :	<del></del>	+:-		-	H :	-:-	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly		<u> </u>			-		-	0.0770	2.0070	2.0070	2.0070	2.0070	2.0070	2.0070	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly	-	-	<u> </u>		-				<u> </u>	-					1.00%	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	Quarterly	<u> </u>	<u> </u>	<u> </u>	_			-						-		-	-	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
HBL Al-Irtifa Account																							
Deposits of Rs.1 but less than 500K	Monthly	5.54%			5.99%	5.99%		5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%		4.69%	4.45%
Deposits of Rs.500K but less than 1(M)	Monthly	5.54%		5.99%	5.99%	5.99%		5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%		4.69%	4.45%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.54%			5.99%	5.99%		5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.54%	5.94%	5.99%	5.99%	5.99%		5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.54%		5.99%	5.99%	5.99%		5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.54%	5.94%	5.99%	5.99%	5.99%		5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%
Deposits of Rs. 1(B) and above	Monthly	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%
AL-SAMARAT TERM ACCOUNTS	-	-			•			•	•			•			•			•					-
Profit on Maturity																							
Al - Samarat 1 Month	Maturity	6.13%	6.57%	6 6 2 %	6.62%	6.62%	6.62%	6.62%	4.53%	4.53%	4.66%	4.65%	4.66%	4.67%	4.44%	4.81%	4.84%	4.76%	4.44%	4.39%	4.93%	4.95%	4.69%
Al - Samarat 3 Months	Maturity	6.28%	6.73%		6.78%	6.78%		6.78%	4.70%	4.70%	4.83%	4.81%	5.43%	4.84%	4.64%	5.03%	5.06%	4.98%	4.65%	4.62%		5.20%	4.93%
Al - Samarat 6 Months	Maturity	6.58%	7.05%	7.11%		7.11%		7.11%	5.02%	5.02%	5.16%	5.14%	5.80%	5.17%	4.84%	5.25%	5.28%	5.20%	4.85%	4.84%		5.45%	5.17%
Al - Samarat One Year	Maturity	8.17%			8.83%	8.83%		8.83%	6.74%	6.74%	6.93%	6.91%	6.09%	5.42%	5.04%	5.47%	5.50%	5.41%	5.05%	5.07%		5.71%	5.41%
Al - Samarat Three Years		8.17%																	5.56%				
	Maturity					8.73%		8.73%	6.64%	6.64%	6.83%	6.81%	6.20%	5.52%	5.55%	6.01%	6.05%	5.95%		5.63%		6.34%	
Al - Samarat Five Years	Maturity	8.83%	9.47%	9.54%	9.54%	9.54%	9.54%	9.54%	7.45%	7.45%	7.66%	7.64%	6.07%	5.41%	6.05%	6.56%	6.60%	6.50%	6.06%	6.20%	6.96%	6.98%	6.62%
Profit on Monthly																							
Al - Samarat One Year	Monthly	7.89%			8.53%			8.53%	6.44%	6.44%	6.62%	6.60%	5.64%	5.03%	4.79%	5.19%	5.22%	5.14%	4.80%	4.79%			
Al - Samarat Three Years	Monthly	7.25%				7.84%		7.84%	5.75%	5.75%	5.91%	5.89%	5.38%	4.79%	5.04%	5.47%	5.50%	5.41%	5.05%	5.07%		5.71%	
Al - Samarat Five Years	Monthly	6.73%	7.21%	7.27%	7.27%	7.27%	7.27%	7.27%	5.18%	5.18%	5.33%	5.31%	6.03%	5.37%	5.55%	6.01%	6.05%	5.95%	5.56%	5.63%	6.32%	6.34%	6.02%
Profit on Quarterly																							
Al - Samarat One Year	Quarterly	8.00%	8.58%	8.65%	8.65%	8.65%	8.65%	8.65%	6.56%	6.56%	6.75%	6.73%	5.57%	4.96%	4.89%	5.30%	5.33%	5.25%	4.90%	4.90%	5.50%	5.52%	5.23%
Al - Samarat Three Years	Quarterly	7.40%	7.94%	8.00%	8.00%	8.00%	8.00%	8.00%	5.91%	5.91%	6.08%	6.06%	5.87%	5.88%	5.29%	5.74%	5.77%	5.68%	5.30%	5.35%	6.01%	6.02%	5.71%
	Quarterly	7.10%	7.62%	7.68%	7.68%	7.68%	7.68%	7.68%	5.59%	5.59%	5.74%	5.73%	6.32%	5.63%	5.80%	6.29%	6.32%	6.22%	5.81%	5.92%	6.64%	6.66%	6.32%
Al - Samarat Five Years																							
AI - Samarat Five Years Profit on Semi Annually																							
	Semi Annually	8.09%	8.67%	8.74%	8.74%	8.74%	8.74%	8,74%	8.74%	8.74%	8.99%	8.99%	5.28%	4.70%	4.99%	5.41%	5.44%	5.36%	5.00%	5.01%	5.01%	5.64%	5,35%
Profit on Semi Annually	Semi Annually Semi Annually	8.09% 7.55%		8.74% 8.16%	8.74% 8.16%	8.74% 8.16%		8.74% 8.16%	8.74% 8.16%	8.74% 8.16%	8.99% 8.39%	8.99% 8.39%	5.28%	4.70% 4.22%	4.99% 5.45%	5.41%	5.44%	5.36%	5.00%	5.01%	5.01%	5.64%	5.35%



## HISTORICAL PROFIT RATES 2019 Till 2021

	Payment	Month			Month		Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	1 .
Product Name	Frequency	Sep	Oct	Nov	Dec	Jan	Feb 2020	March	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sep
ausiau Cumanau Assaunts		2019	2019	2019	2019	2020		2020	2020	2020	2020	2020	2020	2020	2021	2021	2021	2021	2021	2021	2021	2021	20
oreign Currency Accounts																							
IBL Islamic PLS Account (FCY)																							
IBL Islamic PLS FCY Less than 1000	Quarterly		0.100%					0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.10%	0.11%		
IBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.150%			0.150%			0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.15%		0.15%	
BL Islamic PLS From FCY 50,000 & above	Quarterly	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.20%	0.22%	0.20%	0.2
IBL Islamic High Yield Investment Deposit (FCY)																							
One Month																							
rom 1,000 to 99,999	Maturity	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.20%	0.20%	0.20%	0.19%	0.21%	0.19%	0.2
rom 100,000 to 499,999	Maturity		0.200%					0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.20%			
om 500,000 & above	Maturity	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.22%	0.22%	0.22%	0.21%	0.23%	0.21%	0.2
wo Months																							
rom 1,000 to 99,999	Maturity		0.190%					0.19%	0.19%	0.19%	0.19%		0.19%	0.19%		0.19%	0.19%	0.19%	0.19%	0.19%		0.19%	
rom 100,000 to 499,999	Maturity	0.200%			0.200%		0.200%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	
om 500,000 & above	Maturity	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.3
hree Months																							
rom 1,000 to 99,999	Maturity		0.190%					0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%		0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.1
rom 100,000 to 499,999	Maturity		0.200%					0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%		0.20%	
om 500,000 & above	Maturity	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.3
ix Months																							
rom 1,000 to 99,999	Maturity	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.2
om 100,000 to 499,999	Maturity	0.210%			0.210%			0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%		0.21%	
om 500,000 & above	Maturity	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.2
welve Months																							
rom 1,000 to 99,999	Maturity		0.200%					0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%		0.20%	0.20%	0.20%	0.20%	0.20%		0.20%	
rom 100,000 to 499,999	Maturity	0.210%			0.210%			0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%		0.21%	
rom 500,000 & above	Maturity	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.2
Years																							
rom 1,000 to 99,999	Maturity		0.230%					0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%		0.23%	
rom 100,000 to 499,999	Maturity	0.240%			0.240%		0.240%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	
rom 500,000 & above	Maturity	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.2
Years																							
rom 1,000 to 99,999	Maturity		0.260%					0.26%	0.26%	0.26%	0.26%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%		0.25%	
om 100,000 to 499,999	Maturity		0.270%					0.27%	0.27%	0.27%	0.27%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%		0.26%	
rom 500,000 & above	Maturity	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.28%	0.28%	0.28%	0.28%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.2
Years																							
om 1,000 to 99,999	Maturity		0.290%					0.29%	0.29%	0.29%	0.29%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%		0.28%	
om 100,000 to 499,999	Maturity		0.300%		0.300%		0.300%	0.30%	0.30%	0.30%	0.30%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	
om 500,000 & above	Maturity	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.31%	0.31%	0.31%	0.31%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.2
Years																							
om 1,000 to 99,999	Maturity	0.320%	0.320%	0.320%	0.320%	0.320%	0.320%	0.32%	0.32%	0.32%	0.32%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.
rom 100,000 to 499,999	Maturity	0.330%			0.330%			0.33%	0.33%	0.33%	0.33%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	
rom 500,000 & above	Maturity	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.34%	0.34%	0.34%	0.34%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.3

Prepared by:	Reviewed by:	Recommend by:
Pool Manager Muhammad Saadan Sarwar Approved by:		Head, Islamic Product Development & Operations Muhammad Mujeeb Beig

Head Distribution- Islamic Banking Kamran Zafar Resident Sharia'h Board Member Mufti Yahya Asim