

# Circular

To: **The Managers, All Pakistan Branches.**

Cc: **All Members – Management Forum  
Secretary to President/CEO  
Heads - Retail & Consumer/Corporate/Commercial/Islamic Banking  
All GMs / DGMs, HOK.  
All Regional Chief Executives.  
All Regional Operations Chiefs  
All Regional Audit Executives  
All Learning & Development Executives/Computer Centre Executives.  
All Remedial Assets Executives.**

From: **Global Operations.**

Date: **June 22, 2016**

Regarding: **INDICATIVE & ANNUALISED RATES ON DEPOSITS W.E.F. 01-07-2016 TO  
31-12-2016**

Circular No. **P/INST/2016/116**

The details of the Profit/Interest Rates applicable on different categories of Rupee / Foreign Currency Deposits together with the tiers (where applicable), method of calculation and date / period of payment is stated on the attached sheets and will remain effective from 01-July-2016 TO 31-Dec-2016.

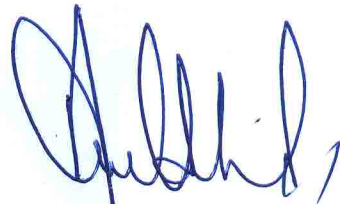
The interest rates on HYFFD and FC-SB will be reviewed on a quarterly basis and any amendments considered necessary, based on prevailing market conditions, will be advised to branches at that time.

The Profit / Interest rates are subject to change at any time.

All branches are required to replace Circular No. P/INST/2016/100 dated 30.05.2016 with P/INST/2016/116 and ensure that the enclosed rates are displayed on their notice boards in customer area. Business Technology System (BTS) team to update the enclosed rates on Misys, ADC Ops are required to update the enclosed rates on HBL Internet Banking portal and Marketing Digital team to update the enclosed rates on HBL Website for customer information.



**SIMA KAMIL**  
Head Branch Banking



**AAMIR IRSHAD**  
Head Corporate & Investment  
Banking

**INDICATIVE RATES AND ANNUALISED RATES OF EXPECTED RETURN OF  
PROFIT/INTEREST ON PLS/FC DEPOSITS FOR THE PERIOD 01-07-2016 to 31-12-2016**

S.No.	Category of Deposit	Indicative Rate of Profit P.A. %	Annualized Rate of Expected Return %
1	<b>PLS-Savings Chequing Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from Rs.1/- and above	3.75	3.79
	The profit is payable on six monthly basis and calculated on average balance during the month. The Profit will be credited to respective accounts on the 30 <sup>th</sup> of June and 31 <sup>st</sup> December.		
2	<b>Pardes Card</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from Rs.1/- and above	3.75	3.79
	The profit is payable on six monthly basis and calculated on average balance during the month. The Profit will be credited to respective accounts on the 30 <sup>th</sup> of June and 31 <sup>st</sup> December.		
3	<b>HBL-Money Club</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balance from Rs. 1 and above unconditionally	3.75	3.82
	For balance from Rs. 1 and above conditionally	4.00	4.07
	Zero withdrawal throughout the month along with frequent cash deposit. Minimum amount of cash deposit during the month should not be less than Rs. 100. Profit will be calculated on monthly average balance and paid monthly.		
4	<b>HBL ID-Saving Bucket</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	Rs.1 to Rs.10,000	4.00	4.07
	Rs.10,001 to Rs.20,000	4.25	4.33
	Rs.20,001 to Rs.50,000	4.75	4.85
	Rs.50,001 to Rs.100,000	5.75	5.90
	Rs.100,001 and above	3.75	3.82
Available tenors for above mentioned saving goals are 3 months to 12 months. Profit is paid monthly into saving bucket at the time of rollover.			
5	<b>HBL – Value Account (VA)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For average monthly balance during the month up to Rs.10,000	3.75	3.80
	For average monthly balance during the month from Rs.10,000 up to Rs.1,000,000	4.00	4.06
	For average monthly balance during the month above Rs.1,000,000	3.75	3.80
The profit is payable on quarterly basis and calculated on monthly average balance. The profit will be credited to respective accounts after quarter end.			
6	<b>HBL – Rutba</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For average monthly balance during the month less than or equal to Rs.10,000	3.75	3.82
	For average monthly balance during the month above Rs.10,000 to Rs.10,000,000	4.25	4.33
	For average monthly balance during the month above Rs.10,000,000	3.75	3.82
The profit is payable on monthly basis and calculated on monthly average balance during the month. The profit will be credited to respective accounts after month end.			

S.No.	Category of Deposit	Indicative Rate of Profit P.A. %	Annualized Rate of Expected Return %
	<b>SSB (Special Saving Bank Deposit Scheme) Scheme Closed</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	On Daily Actual Deposit Less than Rs.500(M)	3.775	3.841
	On Daily Actual Deposit of Rs.500(M) but less than Rs.2,000(M)	3.800	3.867
	On Daily Actual Deposit of Rs.2,000(M) & above	3.825	3.893
	The profit will be credited to the respective accounts on the last working day of each month.		
8	<b>ND (Notice Deposit)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	7 to 29 days notice	3.75	3.82
	30 days and over notice	3.75	3.82
	Profit is payable on encashment only. No interim profit is payable.		
9	<b>DMA (Daily Munafa Account)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	On Daily Actual Deposits less than Rs.50(M)	3.775	3.841
	On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M)	3.800	3.867
	On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M)	3.825	3.893
	On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M)	3.850	3.919
	On Daily Actual Deposits of Rs.500(M) but less than Rs.1 Billions	3.875	3.945
	On Daily Actual Deposits of Rs.1Billion and above	3.900	3.970
The Profit will be credited to respective accounts on the last working day of each month.			
10	<b>DPA (Daily Progressive Account)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	On Daily Actual Deposits <Rs.1Mn	3.775	3.841
	On Daily Actual Deposits of Rs. 1 (M)) but less than 5(M)	3.800	3.867
	On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	3.825	3.893
	On Daily Actual Deposits of Rs.25(M) but less than Rs.50(M)	3.850	3.919
	On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M)	3.875	3.945
	On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M)	3.900	3.970
	On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M)	3.925	3.996
	On Daily Actual Deposits of Rs.500(M) but less than Rs.1(B)	3.950	4.022
	On Daily Actual Deposits of Rs.1 (B) and above.	3.975	4.048
The Profit will be credited to respective accounts on the last working day of each month.			

