INSTRUCTION CIRCULAR

NO. P/INST/2019/188

September 23, 2019

INDICATIVE & ANNUALISED RATES ON DEPOSITS W.E.F. 23.09.2019 TO 31.12.2019 RE:

To: The Managers, All Pakistan Branches.

From: Branch Banking.

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 Sept 23, 2019 to Dec 31, 2019.

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/2019/159 dated 30.07.2019 with P/INST/2019/188 dated Sept 23, 2019 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.

AAMÌR IRSHAL

Head Branch Banking

FARHAN TALIB

Head Corporate and Investment

Banking

INDICATIVE RATES AND ANNUALISED RATES OF EXPECTED RETURN OF PROFIT/INTEREST ON PLS/FC DEPOSITS FOR THE PERIOD 23.09.2019 TO 31.12.2019

S.No. Category of Deposit Profit P.A. Return % Rate of Profit P.A. Return % Rate Fl.S. Savings Chequing Account For balances from Rs. I/- and above 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 30th of June and 31th December. Pardes Card For balances from Rs. I/- and above 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 30th of June and 31th December. Por balances from Rs. I/- and above unconditionally For balance from Rs. I and above unconditionally For balance from Rs. I and above conditionally For balance from Rs. I and above unconditionally For average monthly balance during the month above Rs. I,0,000 The profit is paya		PROFIT/INTEREST ON PLS/FC DEPOSITS FOR THE PERIOD 23.09.2019	ГО 31.12.20	19	
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respective accounts after quarter end. Simple Interest Interest Interest Rate Rate				1	
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The profit is payable on monthly basis and calculated on monthly average balance during the month. The profit will be			11.75%	12.40%	
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credited to respective accounts after month end.		The profit is payable on monthly basis and calculated on monthly average balance during the redited to respective accounts after month end.	month. The pro	ofit will be	

S.No. Category of Deposit Profit Profit			Indicative	Annualized
Profit P.A. Return % Retu	S.No.	Category of Deposit	Rate of	Rate of
SSB (Special Saving Bank Deposit Scheme) Scheme Closed Simple Interest Rate Interest Rat			Profit	Evpected
SSB (Special Saving Bank Deposit Scheme) Scheme Closed Interest Rate Int			P.A.	-
SSB (Special Saving Bank Deposit Scheme) Scheme Closed Rate Rate Rate Rate Rate Rate Rate Rate			%	Return %
Rate		SSR (Special Saving Bank Deposit Scheme) Scheme Closed		
On Daily Actual Deposit of Rs.500(M) but less than Rs.2,000(M) 11.30% 11.90% 11.33% 11.93% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.25% 11.25% 11.85% 11.25%				
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The profit will be credited to the respective accounts on the last working day of each month. Simple Interest Rate 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25% 11.85% 11.25%			11.30%	11.90%
ND (Notice Deposit) Interest Rate Effective Interest Rate Interest Rat			11.33%	11.93%
No (Notice Deposit)		The profit will be credited to the respective accounts on the last working day of each month.		, p. 60
7 to 29 days' notice		ND (Notice Deposit)		
30 days and over notice 11.25% 11.85%		7 to 20 days' notice	1	and the transfer of the area of the state of
Profit is payable on encashment only. No interim profit is payable. Profit is payable on encashment only. No interim profit is payable.	8			
DMA (Daily Munafa Account) Effective Interest Rate Inter			11.25%	11.85%
DMA (Daily Munafa Account)		Trone is payable on cheasimion only. No mentil prone is payable.		r-ar
On Daily Actual Deposits less than Rs.50(M)		DMA (Daily Munafa Account)		
On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M) 11.30% 11.90%		On Daily Actual Deposits less than Rs 50(M)	V. 22.00 - 1.00	1
On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M) On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M) On Daily Actual Deposits of Rs.500(M) but less than Rs.1 Billions On Daily Actual Deposits of Rs.1 Billion and above The Profit will be credited to respective accounts on the last working day of each month. DPA (Daily Progressive Account) Simple Interest Rate Interest Rate On Daily Actual Deposits less than Rs.1 Mn 11.28% 11.88% On Daily Actual Deposits of Rs. 1 (M) but less than 5(M) 11.30% 11.90% On Daily Actual Deposits of Rs. 5(M) but less than 25(M) 11.33% 11.93% On Daily Actual Deposits of Rs.25(M) but less than Rs.50(M) 11.35% 11.96% On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M) 11.38% 11.99% On Daily Actual Deposits of Rs.50(M) but less than Rs.250(M) 11.43% 12.01% On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M) 11.43% 12.04% On Daily Actual Deposits of Rs.500(M) but less than Rs.500(M) 11.45% 12.07% On Daily Actual Deposits of Rs.500(M) but less than Rs.10(B) 11.48% 12.10%			<u> </u>	
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The Profit will be credited to respective accounts on the last working day of each month. DPA (Daily Progressive Account) Simple Interest Rate Rate Rate Rate		-		
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On Daily Actual Deposits less than Rs.1Mn			Simple	Effective
On Daily Actual Deposits less than Rs.1Mn		DPA (Daily Progressive Account)		
On Daily Actual Deposits of Rs. 5(M) but less than 25(M) On Daily Actual Deposits of Rs.25(M) but less than Rs.50(M) On Daily Actual Deposits of Rs.25(M) but less than Rs.100(M) On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M) On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M) On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M) On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M) On Daily Actual Deposits of Rs.500(M) but less than Rs.1(B) On Daily Actual Deposits of Rs.1 (B) and above. 11.48% 12.10%		On Daily Actual Deposits less than Rs.1Mn		
On Daily Actual Deposits of Rs.25(M) but less than Rs.50(M) 11.35% 11.96%		On Daily Actual Deposits of Rs. 1 (M) but less than 5(M)	11.30%	11.90%
On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M) 11.38% 11.99%		On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	11.33%	11.93%
On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M) On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M) On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M) On Daily Actual Deposits of Rs.500(M) but less than Rs.1(B) On Daily Actual Deposits of Rs.500(M) but less than Rs.1(B) 11.45% 12.07% On Daily Actual Deposits of Rs.1 (B) and above. 11.48% 12.10%	10	On Daily Actual Deposits of Rs.25(M) but less than Rs.50(M)	11.35%	11.96%
On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M) On Daily Actual Deposits of Rs.500(M) but less than Rs.1(B) On Daily Actual Deposits of Rs.500(M) but less than Rs.1(B) 11.45% 12.07% On Daily Actual Deposits of Rs.1 (B) and above. 11.48% 12.10%		On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M)	11.38%	11.99%
On Daily Actual Deposits of Rs.500(M) but less than Rs.1(B) 11.45% 12.07% On Daily Actual Deposits of Rs.1 (B) and above. 11.48% 12.10%		On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M)	11.40%	12.01%
On Daily Actual Deposits of Rs.1 (B) and above. 11.48% 12.10%		On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M)	11.43%	12.04%
11.10/0 12.10/0		On Daily Actual Deposits of Rs.500(M) but less than Rs.1(B)	11.45%	12.07%
The Profit will be credited to respective accounts on the last working day of each month.		On Daily Actual Deposits of Rs.1 (B) and above.	11.48%	12.10%
		The Profit will be credited to respective accounts on the last working day of each month.	1	

			Indicative	Annualized
S.No.			Rate of	Rate of
	Category of Deposit		Profit	Expected
			P.A. %	Return %
	HIRLAND AND AND AND AND AND AND AND AND AND		Simple	Effective
	HBL Advantage Account		Interest Rate	Interest Rate
	1 Month	Monthly	12.00%	12.00%
	3 Months	Quarterly	12.00%	12.00%
	6 months	Six Monthly	12.10%	12.10%
	One Year	Monthly	10.90%	11.46%
		Quarterly	11.00%	11.46%
		Six Monthly	11.10%	11.41%
		On Maturity	11.80%	11.80%
	Two Year	Monthly	10.85%	11.41%
		Quarterly	11.05%	11.52%
		Six Monthly	11.50%	11.83%
11a		On Maturity	14.00%	13.14%
	Three Years	Monthly	10.20%	10.69%
		Quarterly	10.30%	10.70%
		Six Monthly	10.35%	10.62%
		On Maturity	10.90%	9.89%
	Five Years	Monthly	10.40%	10.91%
		Quarterly	10.60%	11.03%
		Six Monthly	11.10%	11.41%
		On Maturity	11.35%	9.41%
	Ten Years	Monthly	10.70%	11.24%
		Quarterly	10.80%	11.25%
		Six Monthly	11.20%	11.51%
		On Maturity	13.00%	8.69%
	HBL AdvantagePlus Account			nple est Rate
	One Year	Monthly	12.55%	
111.	Two Year	Monthly	11.50%	
11b	Three Years	Monthly	11.30%	
	Five Years	Monthly	11.20%	
	Ten Years	Monthly	10.90%	
	There will not be any compounding on Advantage Plus account since p	rofit will be credited in		

		Indicative	Annualized
	Category of Deposit	Rate of	Rate of
S.No.		Profit	Expected
		P.A.	
		%	Return %
	RMPD (Remittance Munafa Plus Deposit) New account opening stopped w.e.f 01-07-10	Simple Interest	Effective Interest
		Rate	Rate
	One Year - Profit payable on Monthly basis	11.25%	11.85%
	One Year – Profit payable on Quarterly basis	11.25%	11.73%
	One Year – Profit payable on Half Yearly basis	11.25%	11.57%
	One Year - Profit payable on Maturity	11.25%	11.25%
	Three Years - Profit payable on Monthly basis	11.55%	12.18%
12	Three Years - Profit payable on Quarterly basis	11.95%	12.50%
	Three Years - Profit payable on Half Yearly basis	12.35%	12.73%
	Three Years - Profit payable on Yearly basis	12.75%	12.75%
	Three Years – Profit payable on Maturity	12.75%	11.40%
	Five Years - Profit payable on Monthly basis	13.00%	13.80%
	Five Years - Profit payable on Quarterly basis	13.25%	13.92%
	Five Years - Profit payable on Half Yearly basis	13.50%	13.96%
	Five Years - Profit payable on Yearly basis	13.75%	13.75%
	Five Years - Profit payable on Maturity	13.75%	11.03%
		::46:446:004:004:00:004:V/	
13	The Rates of profit on IPD will be conveyed on daily basis by Treasury Division.		
13	The Rates of profit on IPD will be conveyed on daily basis by Treasury Division. F.C. Saving Deposits Under New Rules	Simple Injurys Iode	Bitteria Inferen Raie
13	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000	Interest	Imigresi
13	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000	faitagusi Raife	differen Ruie
	F. C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above	fatorest Reide 0.10	Interest Rate 0.10
13	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000	Interesti Rate 0.10 0.15	Interest Rate 0.10 0.15
	F. C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above	Interest Rate 0.10 0.15 0.20	1nterest Rate 0.10 0.15 0.20
	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000	Interest Rate 0.10 0.15 0.20 0.00	1 Interest Rate 0.10 0.15 0.20 0.00
	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above	0.10 0.15 0.20 0.00 0.10 0.40	0.10 0.15 0.20 0.00 0.10 0.40
	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above The Interest is payable on quarterly basis and calculated on minimum balance during the month	0.10 0.15 0.20 0.00 0.10 0.40	0.10 0.15 0.20 0.00 0.10 0.10
	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above	0.10 0.15 0.20 0.00 0.10 0.40	0.10 0.15 0.20 0.00 0.10 0.10
	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above The Interest is payable on quarterly basis and calculated on minimum balance during the montoredited to respective accounts at quarter end.	Interest Rate	1nterest Rate 0.10 0.15 0.20 0.00 0.10 0.40 will be Effective Interest
	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above The Interest is payable on quarterly basis and calculated on minimum balance during the montoredited to respective accounts at quarter end.	1nterest Rate 0.10 0.15 0.20 0.00 0.00 0.10 0.40 th. The interest	1nterest Rate 0.10 0.15 0.20 0.00 0.00 0.10 0.40 will be Effective
	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above The Interest is payable on quarterly basis and calculated on minimum balance during the montoredited to respective accounts at quarter end. F.C. Saving Deposits Under Old Rules	Interest Rate 0.10 0.15 0.20 0.00 0.00 0.10 0.40 th. The interest Simple Interest Rate	1 Interest Rate 0.10 0.15 0.20 0.00 0.00 0.40 will be Effective Interest Rate
	F. C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above The Interest is payable on quarterly basis and calculated on minimum balance during the monteredited to respective accounts at quarter end. F. C. Saving Deposits Under Old Rules FC SB – Less than US \$ 1000	Interest Rate	1 Interest Rate 0.10 0.15 0.20 0.00 0.10 0.40 will be Effective Interest Rate 0.01
	F.C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above The Interest is payable on quarterly basis and calculated on minimum balance during the monteredited to respective accounts at quarter end. F.C. Saving Deposits Under Old Rules FC SB – Less than US \$ 1000 FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000	Interest Rate	Interest Rate
14	F.C. Saving Deposits Under New Rinles FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above The Interest is payable on quarterly basis and calculated on minimum balance during the mont credited to respective accounts at quarter end. F.C. Saving Deposits Under Old Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above	Interest Rate	1 interest Rate 0.10 0.15 0.20 0.00 0.00 0.10 0.40 will be Effective Interest Rate 0.01 0.01
14	F. C. Saving Deposits Under New Rules FC SB - Less than US \$ 1000 FC SB - US \$ 1000 to Less than US \$ 50,000 FC SB - From US \$ 50,000 & above FC SB - Less than EURO 1000 FC SB - From EURO 1,000 & above FC SB - Less than UK £ 1000 FC SB - From UK £ 1,000 & above The Interest is payable on quarterly basis and calculated on minimum balance during the monteredited to respective accounts at quarter end. F. C. Saving Deposits Under Old Rules FC SB - Less than US \$ 1000 FC SB - US \$ 1000 to Less than US \$ 50,000 FC SB - From US \$ 50,000 & above FC SB - Less than EURO 1000	Interest Rate 0.10 0.15 0.20 0.00 0.00 0.10 0.40 th. The interest Simple Interest Rate 0.01 0.01 0.01	Interest Rate 0.10 0.15 0.20 0.00 0.00 0.10 0.40 will be Effective Interest Rate 0.01 0.01 0.01
14	F. C. Saving Deposits Under New Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above FC SB – Less than UK £ 1000 FC SB – From UK £ 1,000 & above The Interest is payable on quarterly basis and calculated on minimum balance during the montoredited to respective accounts at quarter end. F. C. Saving Deposits Under Old Rules FC SB – Less than US \$ 1000 FC SB – US \$ 1000 to Less than US \$ 50,000 FC SB – From US \$ 50,000 & above FC SB – Less than EURO 1000 FC SB – From EURO 1,000 & above	Interest Rate 0.10 0.15 0.20 0.00 0.00 0.10 0.40 th. The interest Rate 0.01 0.01 0.01 0.01	Interest Rate 0.10 0.15 0.20 0.00 0.00 0.10 0.40 will be Effective Interest Rate 0.01 0.01 0.01 0.01

		Indicative	Annualized
		Rate of	Rate of
S.No.	Category of Deposit	Profit	Expected
		P.A.	_
		%	Return %
	HYFFD (High Yield Foreign Currency Fixed Deposit)	Simple Interest	Effective Interest
16		Rate	Rate
A.	US Dollar		
	HYFFD One Month - From US \$ 1,000 to 99,999	0.05	0.05
	HYFFD One Month – From US \$ 100,000 to 499,999	0.05	0.05
	HYFFD One Month - From US \$ 500,000 & above	0.10	0.10
	HYFFD Two Months - From US \$ 1,000 to 99,999	0.05	0.05
	HYFFD Two Months - From US \$ 100,000 to 499,999	0.05	0.05
	HYFFD Two Months – From US \$ 500,000 & above		
	HYFFD Three Months – From US \$ 1,000 to 99,999	0.10	0.10
	HYFFD Three Months – From US \$ 100,000 to 499,999	0.05	0.05
	HYFFD Three Months – From US \$ 500,000 & above	0.10	0.10
	HYFFD Six Months – From US \$ 1,000 to 99,999	0.15	0.15
	HYFFD Six Months – From US \$ 100,000 to 499,999	0.20	0.20
	HYFFD Six Months – From US \$ 500,000 to 499,999 HYFFD Six Months – From US \$ 500,000 & above	0.30	0.30
	HYFFD Twelve Months – From US \$ 1,000 to 99,999	0.40 0.70	0.40 0.70
	HYFFD Twelve Months - From US \$ 100,000 to 499,999	0.80	0.80
	HYFFD Twelve Months – From US \$ 500,000 & above	0.90	0.90
В.	EURO	Simple	Effective
		Interest	Interest
	HYFFD One Month - From EURO 1,000 to 99,999	Rate	Rate
	HYFFD One Month - From EURO 100,000 to 499,000	0.00	0.00
	HYFFD One Month – From EURO 500,000 & above	0.00	0.00
	HYFFD Two Months – From EURO 1,000 to 99,999	0.00	0.00
	HYFFD Two Months – From EURO 100,000 to 499,000	0.00	0.00
	HYFFD Two Months – From EURO 500,000 & above	0.00	0.00
		0.00	0.00
	HYFFD Three Months – From EURO 1,000 to 99,999	0.00	0.00
	HYFFD Three Months - From EURO 100,000 to 499,000	0.00	0.00
	HYFFD Three Months – From EURO 500,000 & above	0.00	0.00
	HYFFD Six Months – From EURO 1,000 to 99,999	0.00	0.00
	HYFFD Six Months – From EURO 100,000 to 499,000	0.00	0.00
	HYFFD Six Months - From EURO 500,000 & above		
	11111 D Six Mondis - 110ii Eoreo 300,000 & above	0.00	1 0.00
	HYFFD Twelve Months – From EURO 1,000 to 99,999	0.00	0.00
		0.00	0.00

		Indicative	Annualized
		Rate of	Rate of
S.No.	Category of Deposit	Profit	Expected
		P.A. %	Return %
C.	Sterling Pound	Simple Interest Rate	Effective Interest Rate
	HYFFD One Month – From UK £ 1,000 to 99,999	0.20	0.20
	HYFFD One Month – From UK £ 100,000 to 499,999	0.30	0.30
	HYFFD One Month – From UK £ 500,000 & above	0.40	0.40
	HYFFD Two Months - From UK £ 1,000 to 99,999	0.30	0.30
	HYFFD Two Months - From UK £ 100,000 to 499,999	0.40	0.40
	HYFFD Two Months - From UK £ 500,000 & above	0.50	0.50
	HYFFD Three Months – From UK £ 1,000 to 99,999	0.35	0.35
	HYFFD Three Months – From UK £ 100,000 to 499,999	0.45	0.45
	HYFFD Three Months – From UK £ 500,000 & above	0.55	0.55
	HYFFD Six Months – From UK £ 1,000 to 99,999	0.55	0.55
	HYFFD Six Months – From UK £ 100,000 to 499,999	0.65	0.65
	HYFFD Six Months – From UK £ 500,000 & above	0.75	0.75
	HYFFD Twelve Months – From UK £ 1,000 to 99,999	0.80	0.80
	HYFFD Twelve Months – From UK £ 100,000 to 499,999	0.80	0.80
	HYFFD Twelve Months - From UK £ 500,000 & above	0.80	0.80
	The Interest will be paid on Maturity only. No interim interest is payable.		
	FC Overdue FDR		Effective Interest
			Rate
	FC-FDR USD	0.01	0.01
	FC-FDR EURO	0.01	0.01
17	FC-FDR GBP	0.01	0.01
	PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD & CPDC	Interest	Effective Interest Rate
18	Profit is Payable on encashment for completed number of days.	11.25%	11.57%
	HumWatan PLS Account- (NRP Account)		
19	The profit is payable on monthly basis and calculated on average balance during the month.	11.25%	11.57%