

**INDICATIVE RATES AND ANNUALISED RATES OF EXPECTED RETURN OF PROFIT/INTEREST  
ON PLS/FC DEPOSITS FOR THE PERIOD 05.11.2020 TO 31.12.2020**

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>
	<b>For balances from Rs.1/- and above</b>	<b>5.50%</b>	<b>5.58%</b>
	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>
	<b>For balances from Rs.1/- and above</b>	<b>5.50%</b>	<b>5.58%</b>
	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>
	<b>For balances from Rs.1/- and above</b>	<b>5.50%</b>	<b>5.64%</b>
	Profit will be calculated on monthly average balance and paid monthly.		
4	<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	<b>5.50%</b>	<b>5.61%</b>
	For average monthly balance during the month from Rs.10,000 up to Rs.1,000,000	<b>5.63%</b>	<b>5.74%</b>
	For average monthly balance during the month above Rs.1,000,000	<b>5.50%</b>	<b>5.61%</b>
	The profit is payable on quarterly basis and calculated on monthly average balance. The profit will be credited to respective accounts after quarter end.		
5	<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	<b>5.50%</b>	<b>5.64%</b>
	For average monthly balance during the month above Rs.10,000 to Rs.10,000,000	<b>5.75%</b>	<b>5.90%</b>
	For average monthly balance during the month above Rs.10,000,000	<b>5.50%</b>	<b>5.64%</b>
	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.		
6	<b>HBL Nisa Savings Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	Rs.0 to Rs.5,000	<b>5.75%</b>	<b>5.90%</b>
	Rs. 5,001 to Rs. 1,000,000	<b>6.00%</b>	<b>6.17%</b>
	Rs. 1,000,001 or above	<b>6.25%</b>	<b>6.43%</b>
	Profit will be calculated on daily basis and paid monthly.		

S.No	Category of Deposit	Indicative Rate of Profit P.A. %	Annualized Rate of Expected Return %
7	<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)	5.51%	5.65%
	On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M)	5.53%	5.67%
	On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M)	5.54%	5.68%
	On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M)	5.55%	5.69%
	On Daily Actual Deposits of Rs.500(M) but less than Rs.1 Billion	5.56%	5.71%
	On Daily Actual Deposits of Rs.1Billion and above	5.58%	5.72%
The Profit will be credited to respective accounts on the last working day of each month.			
8	<b>DPA (Daily Progressive Account)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	On Daily Actual Deposits less than Rs.1Mn	5.51%	5.65%
	On Daily Actual Deposits of Rs. 1 (M) but less than 5(M)	5.53%	5.67%
	On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	5.54%	5.68%
	On Daily Actual Deposits of Rs.25(M) but less than Rs.50(M)	5.55%	5.69%
	On Daily Actual Deposits of Rs.50(M) but less than Rs.100(M)	5.56%	5.71%
	On Daily Actual Deposits of Rs.100(M) but less than Rs.250(M)	5.58%	5.72%
	On Daily Actual Deposits of Rs.250(M) but less than Rs.500(M)	5.59%	5.73%
	On Daily Actual Deposits of Rs.500(M) but less than Rs.1(B)	5.60%	5.75%
On Daily Actual Deposits of Rs.1 (B) and above.	5.61%	5.76%	
The Profit will be credited to respective accounts on the last working day of each month.			
9	<b>HumWatan PLS Account- ( NRP Account)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	The profit is payable on monthly basis and calculated on average balance during the month.	5.50%	5.58%
10	<b>ND (Notice Deposit)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	7 to 29 days' notice	5.50%	5.64%
	30 days and over notice	5.50%	5.64%
Profit is payable on encashment only. No interim profit is payable.			
11	<b>PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD &amp; CPDC</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	Profit is Payable on encashment for completed number of days.	5.50%	5.58%

S.No	Category of Deposit	Indicative Rate of Profit P.A. %	Annualized Rate of Expected Return %
12	<b>F.C. Saving Deposits Under New Rules</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	FC SB – Less than US \$ 1000	0.05%	0.05%
	FC SB – US \$ 1000 to Less than US \$ 50,000	0.06%	0.06%
	FC SB – From US \$ 50,000 & above	0.07%	0.07%
	FC SB – Less than EURO 1000	0.00%	0.00%
	FC SB – From EURO 1,000 & above	0.00%	0.00%
	FC SB – Less than UK £ 1000	0.02%	0.02%
	FC SB – From UK £ 1,000 & above	0.02%	0.02%
The Interest is payable on quarterly basis and calculated on minimum balance during the month. The interest will be credited to respective accounts at quarter end.			
13	<b>HBL Nisa FCY Savings Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	Less than US \$ 1000	0.05%	0.05%
	US \$ 1000 to Less than US \$ 50,000	0.06%	0.06%
	From US \$ 50,000 & above	0.07%	0.07%
	Less than EURO 1000	0.00%	0.00%
	From EURO 1,000 & above	0.00%	0.00%
	Less than UK £ 1000	0.02%	0.02%
	From UK £ 1,000 & above	0.02%	0.02%
The Interest is payable on quarterly basis and calculated on average monthly balance.			
14	<b>FC Overdue FDR</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	FC-FDR USD	0.01%	0.01%
	FC-FDR EURO	0.01%	0.01%
	FC-FDR GBP	0.01%	0.01%

S.No.	Category of Deposit	Indicative Rate of Profit P.A. %	Annualized Rate of Expected Return %	
15a	<b>HBL Advantage Account</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	1 Month	Monthly	5.35%	5.35%
	3 Months	Quarterly	5.14%	5.14%
	6 months	Six Monthly	5.34%	5.34%
	One Year	Monthly	5.31%	5.44%
		Quarterly	5.41%	5.52%
		Six Monthly	5.52%	5.60%
		On Maturity	5.70%	5.70%
	Two Year	Monthly	6.80%	7.02%
		Quarterly	6.95%	7.13%
		Six Monthly	7.03%	7.15%
		On Maturity	7.24%	7.00%
	Three Years	Monthly	7.03%	7.26%
		Quarterly	7.14%	7.33%
		Six Monthly	7.22%	7.35%
		On Maturity	7.50%	7.00%
	Five Years	Monthly	7.68%	7.96%
		Quarterly	7.80%	8.03%
		Six Monthly	7.90%	8.06%
		On Maturity	8.13%	7.06%
Ten Years	Monthly	7.78%	8.06%	
	Quarterly	7.80%	8.03%	
	Six Monthly	7.87%	8.02%	
	On Maturity	11.70%	8.06%	
15b	<b>HBL Advantage Plus Account</b>		<b>Simple Interest Rate</b>	
	One Year	Monthly	6.31%	
	Two Year	Monthly	7.10%	
	Three Years	Monthly	7.25%	
	Five Years	Monthly	7.73%	
	Ten Years	Monthly	7.98%	
	There will not be any compounding on Advantage Plus account since profit will be credited in Current Account only.			
16	<b>The Rates of profit on IPD will be conveyed on daily basis by Treasury Division.</b>			

S.No.	Category of Deposit	Indicative Rate of Profit P.A. %	Annualized Rate of Expected Return %
<b>17</b>	<b>HYFFD (High Yield Foreign Currency Fixed Deposit)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
<b>A.</b>	<b>US Dollar</b>		
	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	0.06%	0.06%
	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	0.06%	0.06%
	HYFFD Three Months – From US \$ 1,000 to 99,999	0.09%	0.09%
	HYFFD Three Months – From US \$ 100,000 to 499,999	0.11%	0.11%
	HYFFD Three Months – From US \$ 500,000 & above	0.11%	0.11%
	HYFFD Six Months – From US \$ 1,000 to 99,999	0.11%	0.11%
	HYFFD Six Months – From US \$ 100,000 to 499,999	0.13%	0.13%
	HYFFD Six Months – From US \$ 500,000 & above	0.13%	0.13%
	HYFFD Twelve Months – From US \$ 1,000 to 99,999	0.15%	0.15%
	HYFFD Twelve Months – From US \$ 100,000 to 499,999	0.16%	0.16%
	HYFFD Twelve Months – From US \$ 500,000 & above	0.18%	0.18%
<b>B.</b>	<b>EURO</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	HYFFD One Month – From EURO 1,000 to 99,999	0.00%	0.00%
	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%
	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	0.00%	0.00%
	HYFFD Twelve Months – From EURO 1,000 to 99,999	0.00%	0.00%
	HYFFD Twelve Months – From EURO 100,000 to 499,000	0.00%	0.00%
	HYFFD Twelve Months – From EURO 500,000 & above	0.00%	0.00%

S.No.	Category of Deposit	Indicative Rate of Profit P.A. %	Annualized Rate of Expected Return %
C.	<b>Sterling Pound</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	HYFFD One Month – From UK £ 1,000 to 99,999	0.01%	0.01%
	HYFFD One Month – From UK £ 100,000 to 499,999	0.01%	0.01%
	HYFFD One Month – From UK £ 500,000 & above	0.01%	0.01%
	HYFFD Two Months – From UK £ 1,000 to 99,999	0.01%	0.01%
	HYFFD Two Months – From UK £ 100,000 to 499,999	0.01%	0.01%
	HYFFD Two Months – From UK £ 500,000 & above	0.01%	0.01%
	HYFFD Three Months – From UK £ 1,000 to 99,999	0.01%	0.01%
	HYFFD Three Months – From UK £ 100,000 to 499,999	0.01%	0.01%
	HYFFD Three Months – From UK £ 500,000 & above	0.01%	0.01%
	HYFFD Six Months – From UK £ 1,000 to 99,999	0.01%	0.01%
	HYFFD Six Months – From UK £ 100,000 to 499,999	0.01%	0.01%
	HYFFD Six Months – From UK £ 500,000 & above	0.01%	0.01%
	HYFFD Twelve Months – From UK £ 1,000 to 99,999	0.05%	0.05%
	HYFFD Twelve Months – From UK £ 100,000 to 499,999	0.05%	0.05%
	HYFFD Twelve Months – From UK £ 500,000 & above	0.06%	0.06%
	The Interest will be paid on Maturity only. No interim interest is payable.		
18	<b>F.C. Saving Deposits Under Old Rules</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	FC SB – Less than US \$ 1000	0.01%	0.01%
	FC SB – US \$ 1000 to Less than US \$ 50,000	0.01%	0.01%
	FC SB – From US \$ 50,000 & above	0.01%	0.01%
	FC SB – Less than EURO 1000	0.01%	0.01%
	FC SB – From EURO 1,000 & above	0.01%	0.01%
	FC SB – Less than UK £ 1000	0.01%	0.01%
	FC SB – From UK £ 1,000 & above	0.01%	0.01%
The Interest is payable on quarterly basis and calculated on minimum balance during the month. The interest will be credited to respective accounts at quarter end.			
19	<b>RMPD (Remittance Munafa Plus Deposit) New account opening stopped w.e.f 01-07-10</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	One Year – Profit payable on Monthly basis	5.50%	5.64%
	One Year – Profit payable on Quarterly basis	5.50%	5.61%
	One Year – Profit payable on Half Yearly basis	5.50%	5.58%
	One Year – Profit payable on Maturity	5.50%	5.50%
	Three Years – Profit payable on Monthly basis	5.65%	5.80%
	Three Years – Profit payable on Quarterly basis	5.85%	5.98%
Three Years – Profit payable on Half Yearly basis	6.05%	6.14%	

	Three Years – Profit payable on Yearly basis	<b>6.25%</b>	<b>6.25%</b>
	Three Years – Profit payable on Maturity	<b>6.25%</b>	<b>5.90%</b>
	Five Years – Profit payable on Monthly basis	<b>6.38%</b>	<b>6.56%</b>
	Five Years – Profit payable on Quarterly basis	<b>6.50%</b>	<b>6.66%</b>
	Five Years – Profit payable on Half Yearly basis	<b>6.63%</b>	<b>6.73%</b>
	Five Years – Profit payable on Yearly basis	<b>6.75%</b>	<b>6.75%</b>
	Five Years – Profit payable on Maturity	<b>6.75%</b>	<b>5.99%</b>
<b>20</b>	<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)	<b>5.51%</b>	<b>5.65%</b>
	On Daily Actual Deposit of Rs.500(M) but less than Rs.2,000(M)	<b>5.53%</b>	<b>5.67%</b>
	On Daily Actual Deposit of Rs.2,000(M) & above	<b>5.54%</b>	<b>5.68%</b>
The profit will be credited to the respective accounts on the last working day of each month.			