

# Circular

To All Islamic Banking Branches

Cc All Members-Management Forum  
Secretary to President/CEO  
Head-Retail & Consumer/Corporate/Commercial Banking  
All GMs/DGMs, HOK  
All Regional Chief Executives  
All Regional Operations Chiefs  
All Regional Audit Executives  
Learning & Development Centers/Computer Center Executives  
Remedial Asset Executives

From **Islamic Banking**

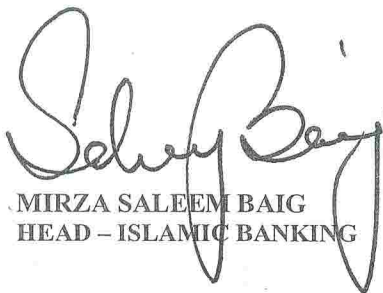
Date **February 15, 2017**

Regarding **DECLARATION OF PROFIT RATES FOR THE MONTH OF JANUARY 2017**  
Circular no. **P/INST-IBD/2017/3**

We are pleased to announce the declared profit rates for the month of January 2017 on different categories of PKR/FCY deposits as per sheet enclosed.

Branches should ensure that the enclosed sheet is invariably displayed on their notice board located in the customer area.

The profit rates have also been updated and are available on the HBL's Official website at [www.hbl.com](http://www.hbl.com).



MIRZA SALEEM BAIG  
HEAD - ISLAMIC BANKING



TARIQ M AKBAR  
HEAD - GLOBAL OPERATIONS

Encl:  
Profit Declaration Sheet in PKR & FCY

Product Name	Payment Frequency	Month January 2017
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**Local Currency Accounts**

**SAVING ACCOUNTS (Local Currency)**

HBL Islamic PLS Account	Monthly	3.400%
HBL Al-Mukhtar Account	Monthly	0.050%
HBL at Work Islamic Premium Account	Monthly	0.050%

**HBL Al-Irtifa Account**

On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.500%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	3.850%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	3.900%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	3.950%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	3.980%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.000%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.030%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.050%

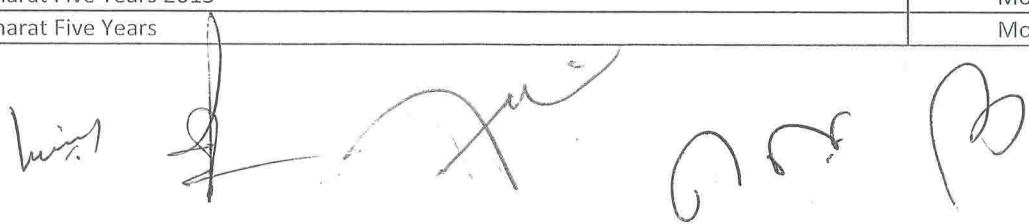
**AL-SAMARAT TERM ACCOUNTS**

**Profit on Maturity**

Al - Samarat 1 Month	Maturity	4.200%
Al - Samarat 3 Months	Maturity	4.300%
Al - Samarat 6 Months	Maturity	4.500%
Al - Samarat One Year	Maturity	5.000%
Al - Samarat Three Years 2014	Maturity	8.000%
Al - Samarat Three Years 2015	Maturity	6.500%
Al - Samarat Three Years	Maturity	5.500%
Al - Samarat Five Years 2012	Maturity	10.750%
Al - Samarat Five Years 2013	Maturity	8.250%
Al - Samarat Five Years 2014	Maturity	8.250%
Al - Samarat Five Years 2015	Maturity	6.750%
Al - Samarat Five Years	Maturity	6.000%

**Profit on Monthly**

Al - Samarat One Year	Monthly	4.550%
Al - Samarat Three Years 2014	Monthly	6.750%
Al - Samarat Three Years 2015	Monthly	6.250%
Al - Samarat Three Years	Monthly	4.950%
Al - Samarat Five Years 2012	Monthly	8.500%
Al - Samarat Five Years 2013	Monthly	7.000%
Al - Samarat Five Years 2014	Monthly	7.000%
Al - Samarat Five Years 2015	Monthly	6.000%
Al - Samarat Five Years	Monthly	4.600%



**PROFIT RATES  
FOR THE MONTH OF JANUARY 2017**

Product Name	Payment Frequency	Month January 2017
<b>Profit on Quarterly</b>		
AI - Samarat One Year	Quarterly	4.650%
AI - Samarat Three Years 2014	Quarterly	7.000%
AI - Samarat Three Years 2015	Quarterly	6.250%
AI - Samarat Three Years	Quarterly	5.050%
AI - Samarat Five Years 2012	Quarterly	8.750%
AI - Samarat Five Years 2013	Quarterly	7.500%
AI - Samarat Five Years 2014	Quarterly	7.250%
AI - Samarat Five Years 2015	Quarterly	6.000%
AI - Samarat Five Years	Quarterly	4.850%

<b>Profit on Semi Annually</b>		
AI - Samarat One,Year	Semi Annually	4.750%
AI - Samarat Three Years 2014	Semi Annually	7.250%
AI - Samarat Three Years 2015	Semi Annually	6.500%
AI - Samarat Three Years	Semi Annually	5.150%
AI - Samarat Five Years 2012	Semi Annually	9.000%
AI - Samarat Five Years 2013	Semi Annually	7.500%
AI - Samarat Five Years 2014	Semi Annually	7.500%
AI - Samarat Five Years 2015	Semi Annually	6.250%
AI - Samarat Five Years	Semi Annually	5.150%

**Foreign Currency Accounts**

Product Name	Payment Frequency	Month January 2017
<b>HBL Islamic PLS Account (FCY)</b>		
HBL Islamic PLS FCY Less than 1000	Quarterly	0.100%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.150%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.200%

**HBL Islamic High Yield Investment Deposit (FCY)**

**Six Months**

HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.200%
HBL Islamic High Yield Investemnt FCY From 100,000 to 499,999	Maturity	0.200%
HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	0.200%

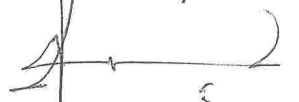
**Twelve Months**


HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.200%
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Prepared by:

  
Pool Manager

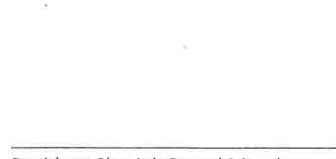
Reviewed by:

  
Unit Head Pool Management

  
Head Product Development

Approved by:

  
Head Retail Channel Liability

  
Resident Shariah Board Member

  
Head Islamic Banking

