

PROFIT RATES Sept 2023

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	8.34843%
HBL Nisa Tawfir	Monthly	20.49955%
HBL, Rutba Islamic Saving Account	Monthly	20.49598%
HBL Uraan Islamic Saving Account	Monthly	20.49583%
HBL Al-Mukhtar Account	Monthly	0.06576%
HBL at Work Islamic Premium Account	Semi Annually	0.06590%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06590%
Funds Acceptance under SBP ILTFF	Monthly	18.99635%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	18.99635%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	6.49877%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.06590%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.06590%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.06590%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	18.99635%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	4.99911%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly	18.99635%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	8.44843%
Deposits of Rs.500K but less than 1(M)	Monthly	8.44846%
Deposits of Rs.1(M) but less than 5(M)	Monthly	8.44846%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	8.44846%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	8.44846%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	8.44846%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	8.44846%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	8.44846%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	8.44846%
Deposits of Rs. 1(B) and above	Monthly	8.44846%
AL-SAMARAT TERM DEPOSITS Profit on Maturity		
Al - Samarat 1 Month	Maturity	8.49837%
Al - Samarat 3 Months	Maturity	8.54829%
Al - Samarat 6 Months	Maturity	8.59840%
Al - Samarat One Year		
	Maturity	8.94821%
AI - Samarat Three Years AI - Samarat Five Years	Maturity Maturity	8.99832% 9.09835%
Profit on Monthly		
Al - Samarat One Year	Monthly	8.64832%
Al - Samarat Three Years	Monthly	8.69843%
Al - Samarat Five Years	Monthly	8.79826%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	8.74835%
Al - Samarat Three Years	Quarterly	8.79826%
Al - Samarat Five Years	Quarterly	8.89829%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	9.55120%
Al - Samarat Three Years	Semi Annually	8.84838%
Al - Samarat Five Years	Semi Annually	8.89829%



PROFIT RATES Sept 2023

Product Name	Payment Frequency	Profit Rate
Foreign Currency A	Accounts	
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.881%
From 1000 to less than FCY 50,000	Monthly	0.881%
From 50,000 & above	Monthly	0.881%

Prepared by:

Pool Manager Muhammad Saadan Sarwar

Approved by:

Reviewed by:

Unit Head, Pool Management Khawaja Farnan Usman Recommend by:

Head, Islamic Product Structuring

Muhammad Mujeeb Beig

Head Retail- Islamic Banking Raja Sohail Saraj Resident Sharia'h Board Member Mufti Yahya Asim

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PROFIT RATES

- Samarat Five Years	Al - Samarat Three Years	Al - Samarat One Year	Profit on Semi Annually	1 - Samarat Five Years	Al - Samarat Three Years	Al - Samarat One Year	rolk on Quarterly	Al - Samarat Five Years	A! - Samarat Three Years	Al - Samarat One Year	Profit on Monthly	Al-Samarat Five Years	AI - Samarat Three Years	ti - Samatat One Year	A! - Samarat 6 Months	Ai - Samarat 3 Months	A) - Samarat 1 Month	AC-SAMARAL TERM ACCOOKS	Seposits of Rs. 1(e) and above	Deposits of Rs. 500(M) but less than Rs. 1(B)	eposits of Rs. 250(M) but less than 500(M)	eposits of Rs. 100(M) but less than 250(M)	posits of Rs. 50(M) but less than 100(M)	eposits of Rs. 25(M) but less than 50(M)	eposits of Rs. 5(M) but less than 25(M)	posits of Rs. 1(M) but less than 5(M)	eposits of Re SOOK but less than 11M1	enceite of the I had fact than SOCK	HBL Al-Irtifa Account	mit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	famic Temporary Economic Refinance Facility (ITERF)	SBP Islamic Refinance Scheme for Modernization of SMEs	SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	FUNDS ACCEPTANCE UNDER 58P ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	UNDS ACCEPTANCE UNDER SEPTIMATIC FINANCING FACILITY FOR DAYMENT OF WARFS (SA	UNDS ACCEPTANCE UNDER SEP Islamic Financing Facility for Renewable Energy	unds Acceptance under SBP ILTFF	Remunerative Non-Chequing Current Margin Account	IBL at Work Islamic Premium Account	HBL Al-Mukhtar Account	HBL Uraan Islamic Saving Account	HBL Rutba Islamic Saving Account	BL Nisa Tawiir Islamic Saving Account	18L Islamic PLS Account	Local Currency Accounts SAVING ACCOUNTS	THE PROPERTY OF THE PROPERTY O	Product Name
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Semi Annually	Semi Annually	Semi Annually		Quarterly	Quarterly	Quarterly		Monthly	Monthly	Monthly		Maturity	Maturity	Maturity	Maturity	Maturity	Maturity		Montaly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	1	***************************************	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Cuarterly	Quarterly	Quarterly	lan & Jul	lan & Jul	Monthly	Monthly	Monthly	Monthly	Monthly		requency	Payment
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8.90%	8.85%	9.55%		8.90%	8.80%	8.75%		8.80%	8.70%	8.65%		9.10%	9.00%	8.95%	8.60%	8.55%	2		8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	7 0.75 A	8.45%		1	1900%		1900%	0.07		6.50%	223% 905% 901% 1001% 9.99% 10.00% 11.00% 13.20% 13.00% 13.00% 18.04% 18.00% 18.03% 19.00% 19.00%	19.00%	0.07%	0.0%	007X	20,50%	30 50%	30.50%	0 3EW		2023	Month

2	Month Month	Month	Month	Month	Payment	Product Name	
					PROFIT RATES	BANKING	

Prepared By: Paol Manage Muhammad Sadan Sarvar Approved by:	From 1,000 to 99,999 From 100,000 to 499,999 From 500,000 & above 5 Years 5 Years From 1,000 to 99,999 From 1,000 to 99,999 From 1,000,000 & above Note: The profit rates are rounded off to two digits after decimal places	From 100,000 to 499,999 From 500,000 & above 2 Years 2 Years From 10,000 to 99,999 From 100,000 to 499,999 From 1,000 to 99,999 From 1,000 to 499,999 From 100,000 to 499,999 From 100,000 to 499,999 From 500,000 & above 4 Years	Three Months From 1,000 to 99,999 From 500,000 & above Six Months From 1,000 to 99,999 From 1,000 to 99,999 From 100,000 to 499,999 From 100,000 to 499,999 From 100,000 to 99,999 From 1,000 to 99,999	HBL Islamic High Yield investment Deposit (FCY) One Month From 1,000 to 99,999 From 500,000 & above Two Months From 1,000 to 99,999 From 1,000 to 99,999 From 1,000 to 99,999 From 1,000 to 99,999 From 1,000 to 499,999 From 500,000 & above	Foreign Currency Accounts HBL Islamic PLS Account (FCY) HBL Islamic PLS FCV uses than 1000 HBL Islamic PLS FO MEST 1000 to less than 1607 HBL Islamic PLS From FCY 50,000 & above
Reviewed by Unit Hand Management Khawaja Farhan Usman	Maturity Maturity Maturity Maturity Maturity Maturity Maturity Maturity	Maturity	Maturity	Maturity Maturity Maturity Maturity Maturity Maturity Maturity	Payment Frequency Quarterly Quarterly Quarterly
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Head Retail- Islamic Banking Raja Sohail Saraj

Resident Sharia'h Board Member Mufti Yahya Asim