



**ISLAMIC
BANKING**

**PROFIT RATES
August 2024**

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	9.64925%
HBL Nisa Tawfir	Monthly	17.00000%
HBL Rutba Islamic Saving Account	Monthly	17.14853%
HBL Uraan Islamic Saving Account	Monthly	15.99873%
HBL ISLAMIC MAHANA AMDAN	Monthly	16.49850%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.06592%
HBL Al-Mukhtar Account	Monthly	0.06575%
HBL at Work Islamic Premium Account	Semi Annually	0.06586%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06586%
Funds Acceptance under SBP ILTFF	Monthly	1.99991%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	1.99991%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	1.99991%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIE	Quarterly	0.06590%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIE	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	0.06590%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.99996%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.06590%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	9.69910%
Deposits of Rs.500K but less than 1(M)	Monthly	9.69907%
Deposits of Rs.1(M) but less than 5(M)	Monthly	9.69907%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	9.69907%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	9.69907%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	9.69907%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	9.69907%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	9.69907%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	9.69907%
Deposits of Rs. 1(B) and above	Monthly	9.69907%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	9.65917%
Al - Samarat 3 Months	Maturity	9.70919%
Al - Samarat 6 Months	Maturity	9.75921%
Al - Samarat One Year	Maturity	10.15915%
Al - Samarat Three Years	Maturity	10.25919%
Al - Samarat Five Years	Maturity	10.35903%
Profit on Monthly		
Al - Samarat One Year	Monthly	9.85925%
Al - Samarat Three Years	Monthly	9.95908%
Al - Samarat Five Years	Monthly	10.05912%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	9.95908%
Al - Samarat Three Years	Quarterly	10.05912%
Al - Samarat Five Years	Quarterly	10.15915%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	10.05912%
Al - Samarat Three Years	Semi Annually	10.15915%
Al - Samarat Five Years	Semi Annually	10.25919%

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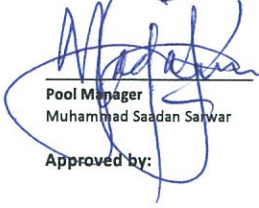


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PROFIT RATES
August 2024

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.93970%
From 1000 to less than FCY 50,000	Monthly	0.93970%
From 50,000 & above	Monthly	0.93970%

Prepared by:



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Resident Sharia'h Board Member
Mufti Yahya Asim

