

Habib Metropolitan Bank Limited - Islamic Banking SIRAT				
WEIGHTAGES FOR THE MONTH OF <b>NOVEMBER 2024</b>				
Local Currency Deposits (LCY)				
Deposit Products	Payment Frequency	NOVEMBER 01, 2024 to NOVEMBER 30, 2024	OCTOBER 01, 2024 to OCTOBER 31, 2024	SEPTEMBER 01, 2024 to SEPTEMBER 30, 2024
<b>Profit Sharing Ratio</b>				
<b>Share of Rab-ul-Maal (Depositors)</b>		<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Share of Mudarib (Bank)</b>		<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Weightages (Assigned)</b>				
<b>Margin and Security Accounts</b>				
Margin Accounts	Six Monthly	0.0037	0.0030	0.0042
Security Deposits	Six Monthly	0.0037	0.0030	0.0042
<b>Other Saving Products</b>				
Sirat Ladies Account - Saving	Monthly	1.2955	1.5027	1.5106
Habib Metro Sirat Asaan Account-Saving	Six Monthly	1.0179	0.9768	0.9820
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	1.2029	1.2773	1.2463
Sirat Junior Savers Account	Quarterly	1.2955	1.3149	1.4448
Sirat Privilege 55+ Saving Account	Monthly	1.3880	1.4276	1.4772
<b>Sirat Savings Plus Account</b>				
Islamic Saving Plus - 0 To 5 M	Monthly	1.1104	1.2022	1.4114
Islamic Saving Plus - 5.001 M To 25 M	Monthly	1.1197	1.2097	1.4250
Islamic Saving Plus - 25.001 M To 200 M	Monthly	1.1289	1.2172	1.4375
Islamic Saving Plus - 200.001 M And Above	Monthly	1.1382	1.2247	1.4511
<b>Sirat Saving Account - FI / Mutual Funds</b>				
Saving Account-FI / Mutual Funds - 0 to 9.99 M	Monthly	0.8328	0.8265	0.6509
Saving Account-FI / Mutual Funds - 10 M to 99.99 M	Monthly	0.8421	0.8340	0.6571
Saving Account-FI / Mutual Funds - 100 M to 199.99 M	Monthly	0.8513	0.8415	0.6644
Saving Account-FI / Mutual Funds - 200 M to 499.99 M	Monthly	0.8606	0.8490	0.6707
Saving Account-FI / Mutual Funds - 500.000 M & above	Monthly	0.8698	0.8566	0.6707
<b>Sirat Saving Accounts</b>				
Saving Account - 0 to 24.99K	Six Monthly	1.2029	1.2172	1.2463
Saving Account - 25 K to 99.99 K	Six Monthly	1.2122	1.2247	1.2526
Saving Account - 100 K to 499.99 K	Six Monthly	1.2214	1.2322	1.2589
Saving Account - 500 K to 999.99 K	Six Monthly	1.2307	1.2397	1.2662
Saving Account - 1 M to 9.99 M	Six Monthly	1.2400	1.2473	1.2725
Saving Account - 10 M to 19.99 M	Six Monthly	1.2492	1.2548	1.2787
Saving Account - 20 M to 29.99 M	Six Monthly	1.2585	1.2623	1.2860
Saving Account - 30 M to 39.99 M	Six Monthly	1.2677	1.2698	1.2923
Saving Account - 40 M to 49.99 M	Six Monthly	1.2770	1.2773	1.2986
Saving Account - 50 M to 59.99 M	Six Monthly	1.2862	1.2848	1.3059
Saving Account - 60 M to 69.99 M	Six Monthly	1.2955	1.2923	1.3122
Saving Account - 70 M to 79.99 M	Six Monthly	1.3047	1.2999	1.3122
Saving Account - 80 M to 89.99 M	Six Monthly	1.3140	1.3074	1.3122
Saving Account - 90 M to 99.99 M	Six Monthly	1.3232	1.3149	1.3320
Saving Account - 100 M and above	Six Monthly	1.3325	1.3224	1.3383
<b>SIRAT Saving Habibmetro@work (Green, Gold &amp; Platinum)</b>				
SIRAT Saving Habibmetro@work - 0 to 24.99K - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 25 K to 99.99 K - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 100 K to 499.99 K - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 500 K to 999.99 K - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 1 M to 9.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 10 M to 19.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 20 M to 29.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 30 M to 39.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 40 M to 49.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 50 M to 59.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 60 M to 69.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 70 M to 79.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 80 M to 89.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 90 M to 99.99 M - -	Six Monthly	0.7403	0.9016	0.9820
SIRAT Saving Habibmetro@work - 100 M and above - -	Six Monthly	0.7403	0.9016	0.9820
<b>Sirat Islamic Non Resident Saving Accounts</b>				
SIRAT Non - Resident Account - Saving - 0 to 24.99	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 25 K to 99	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 100 K to 4	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 500 K to 9	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 1 M to 9.9	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 10 M to 19	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 20 M to 29	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 30 M to 39	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 40 M to 49	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 50 M to 59	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 60 M to 69	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 70 M to 79	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 80 M to 89	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 90 M to 99	Six Monthly	0.8328	0.9768	1.1795
SIRAT Non - Resident Account - Saving - 100 M and	Six Monthly	0.8328	0.9768	1.1795

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<b>Share of Rab-ul-Maal (Depositors)</b>		<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Share of Mudarib (Bank)</b>		<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Sirat Pls Premium Accounts</b>				
PLS - Premium Accounts - 0 to 4.99 M	Monthly	1.3880	1.4727	1.4448
PLS - Premium Accounts - 5 M to 24.99 M	Monthly	1.3973	1.4802	1.4511
PLS - Premium Accounts - 25 M to 49.99 M	Monthly	1.4065	1.4877	1.4574
PLS - Premium Accounts - 50 M to 99.99 M	Monthly	1.4158	1.4952	1.4647
PLS - Premium Accounts - 100 M to 199.99 M	Monthly	1.4250	1.5027	1.4709
PLS - Premium Accounts - 200 M to 399.99 M	Monthly	1.4343	1.5102	1.4772
PLS - Premium Accounts - 400 M to 599.99 M	Monthly	1.4435	1.5177	1.4772
PLS - Premium Accounts - 600 M to 799.99 M	Monthly	1.4528	1.5253	1.4772
PLS - Premium Accounts - 800 M to 0.99 B	Monthly	1.4620	1.5328	1.4772
PLS - Premium Accounts - 1.000 Billion to 1.199 Billion	Monthly	1.4713	1.5403	1.5044
PLS - Premium Accounts - 1.200 Billion to 1.399 Billion	Monthly	1.4805	1.5478	1.5044
PLS - Premium Accounts - 1.400 Billion to 1.599 Billion	Monthly	1.4898	1.5553	1.5044
PLS - Premium Accounts - 1.600 Billion to 1.799 Billion	Monthly	1.4990	1.5628	1.5044
PLS - Premium Accounts - 1.800 Billion to 1.999 Billion	Monthly	1.5083	1.5703	1.5044
PLS - Premium Accounts - Above 2 Billion	Monthly	1.5176	1.5779	1.5044
<b>Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)</b>				
H.I.I.C. Seven Days	Maturity	1.2029	1.2172	1.2463
H.I.I.C. Fifteen Days	Maturity	1.2029	1.2172	1.2463
H.I.I.C. One Month	Maturity	1.2955	1.3149	1.4114
H.I.I.C. Three Months	Maturity	1.3140	1.3299	1.4312
H.I.I.C. Six Months	Maturity	1.3325	1.3449	1.4511
H.I.I.C. 1 year	Monthly	1.4343	1.3524	1.4312
H.I.I.C. 1 year	Quarterly	1.4528	1.3675	1.4511
H.I.I.C. 1 year	Six Monthly	1.4713	1.3825	1.4709
H.I.I.C. 1 year	Maturity	1.4898	1.3975	1.4908
H.I.I.C. 2 years	Monthly	1.2955	1.3524	1.1137
H.I.I.C. 2 years	Quarterly	1.3047	1.3600	1.1137
H.I.I.C. 2 years	Six Monthly	1.3140	1.3675	1.1272
H.I.I.C. 2 years	Maturity	1.3232	1.3750	1.1335
H.I.I.C. 3 years	Monthly	1.3047	1.3600	1.1199
H.I.I.C. 3 years	Quarterly	1.3140	1.3675	1.1272
H.I.I.C. 3 years	Six Monthly	1.3232	1.3750	1.1335
H.I.I.C. 3 years	Maturity	1.3325	1.3825	1.1398
H.I.I.C. 5 years	Monthly	1.3140	1.3675	1.1272
H.I.I.C. 5 years	Quarterly	1.3232	1.3750	1.1335
H.I.I.C. 5 years	Six Monthly	1.3325	1.3825	1.1398
H.I.I.C. 5 years	Maturity	1.3417	1.3900	1.1471
<b>SBP Refinancing Schemes</b>				
ILTF 03 Years 00 To Above	Quarterly	0.5552	0.4508	0.3134
ILTF 05 Years 00 To Above	Quarterly	0.5552	0.3005	0.3134
ILTF 10 Years 00 To Above	Quarterly	0.5552	0.2254	0.3134
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.3701	0.2254	0.2089
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.2776	0.3005	0.1567
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.2776	0.0155	0.0190
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.3701	0.2089	0.2089