

Local Currency Accounts		
Product Name	Payment Frequency	Month NOVEMBER 2024
Margin Accounts	Six Monthly	0.02%
Security Deposit	Six Monthly	0.02%
Sirat Other Saving Accounts		
Sirat Ladies Account - Saving	Monthly	7.42%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	5.83%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	6.89%
Sirat Junior Savers Account	Quarterly	7.42%
Sirat Privilege 55+ Saving Account	Monthly	7.95%
Sirat Savings Plus Account		
Islamic Savings Plus 0 to 5 M	Monthly	6.36%
Islamic Savings Plus 5.001 M to 25 M	Monthly	6.42%
Islamic Savings Plus 25.001 M to 200 M	Monthly	6.47%
Islamic Savings Plus 200.001 M and Above	Monthly	6.52%
Sirat Saving Account - FI / Mutual Funds		
Saving Account-FI/Mutual Funds Upto 9.999 M	Monthly	4.77%
Saving Account-FI/Mutual Funds 10 M -99.999 M	Monthly	4.82%
Saving Account-FI/Mutual Funds 100.000 M - 199.999 M	Monthly	4.88%
Saving Account-FI/Mutual Funds 200.000 M - 499.999 M	Monthly	4.93%
Saving Account-FI/Mutual Funds 500.000 M & above	Monthly	4.93%
Sirat Saving Accounts		
Savings Account 0 to 24.99K	Six Monthly	6.89%
Savings Account 25 K to 99.99 K	Six Monthly	6.95%
Savings Account 100 K to 499.99 K	Six Monthly	7.00%
Savings Account 500 K to 999.99 K	Six Monthly	7.05%
Savings Account 1 M to 9.99 M	Six Monthly	7.10%
Savings Account 10 M to 19.99 M	Six Monthly	7.16%
Savings Account 20 M to 29.99 M	Six Monthly	7.21%
Savings Account 30 M to 39.99 M	Six Monthly	7.26%
Savings Account 40 M to 49.99 M	Six Monthly	7.32%
Savings Account 50 M to 59.99 M	Six Monthly	7.37%
Savings Account 60 M to 69.99 M	Six Monthly	7.42%
Savings Account 70 M to 79.99 M	Six Monthly	7.47%
Savings Account 80 M to 89.99 M	Six Monthly	7.47%
Savings Account 90 M to 99.99 M	Six Monthly	7.47%
Savings Account 100 M and above	Six Monthly	7.63%
Sirat Habibmetro@work (Green, Gold & Platinum)		
SIRAT Saving Habibmetro@work - 0 to 24.99K - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 25 K to 99.99 K - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 100 K to 499.99 K - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 500 K to 999.99 K - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 1 M to 9.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 10 M to 19.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 20 M to 29.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 30 M to 39.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 40 M to 49.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 50 M to 59.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 60 M to 69.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 70 M to 79.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 80 M to 89.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 90 M to 99.99 M - -	Six Monthly	4.24%
SIRAT Saving Habibmetro@work - 100 M and above - -	Six Monthly	4.24%
Sirat Islamic Non Resident Saving Accounts		
SIRAT Non - Resident Account - Saving - 0 to 24.99	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 25 K to 99	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 100 K to 4	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 500 K to 9	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 1 M to 9.9	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 10 M to 19	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 20 M to 29	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 30 M to 39	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 40 M to 49	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 50 M to 59	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 60 M to 69	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 70 M to 79	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 80 M to 89	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 90 M to 99	Six Monthly	4.77%
SIRAT Non - Resident Account - Saving - 100 M and	Six Monthly	4.77%

**PROFIT RATES FOR THE
MONTH OF NOVEMBER 2024**

Local Currency Accounts		
Product Name	Payment Frequency	Month NOVEMBER 2024
Sirat Pls Premium Accounts		
PLS - Premium Account 0 to 4.99 M	Monthly	7.95%
PLS - Premium Account 5 M to 24.99 M	Monthly	8.01%
PLS - Premium Account 25 M to 49.99 M	Monthly	8.06%
PLS - Premium Account 50 M to 99.99 M	Monthly	8.11%
PLS - Premium Account 100 M to 199.99 M	Monthly	8.16%
PLS - Premium Account 200 M to 399.99 M	Monthly	8.22%
PLS - Premium Account 400 M to 599.99 M	Monthly	8.27%
PLS - Premium Account 600 M to 799.99 M	Monthly	8.27%
PLS - Premium Account 800 M to 0.99 B	Monthly	8.38%
PLS - Premium Account 1.000 Billion to 1.199 Billion	Monthly	8.38%
PLS - Premium Account 1.200 Billion to 1.399 Billion	Monthly	8.38%
PLS - Premium Account 1.400 Billion to 1.599 Billion	Monthly	8.38%
PLS - Premium Account 1.600 Billion to 1.799 Billion	Monthly	8.38%
PLS - Premium Account 1.800 Billion to 1.999 Billion	Monthly	8.38%
PLS - Premium Account Above 2 Billion	Monthly	8.38%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)		
H.I.I.C. Seven Days	Maturity	6.89%
H.I.I.C. Fifteen Days	Maturity	6.89%
H.I.I.C. One month	Maturity	7.42%
H.I.I.C. Three month	Maturity	7.53%
H.I.I.C. Six month	Maturity	7.63%
H.I.I.C. 1 Year - Monthly	Monthly	8.22%
H.I.I.C. 1 Year - Quarterly	Quarterly	8.32%
H.I.I.C. 1 Year - Six Monthly	Six Monthly	8.43%
H.I.I.C. 1 Year - Maturity	Maturity	8.54%
H.I.I.C. 2 Year - Monthly	Monthly	7.42%
H.I.I.C. 2 Year - Quarterly	Quarterly	7.42%
H.I.I.C. 2 Year - Six Monthly	Six Monthly	7.53%
H.I.I.C. 2 Year - Maturity	Maturity	7.58%
H.I.I.C. 3 Year - Monthly	Monthly	7.47%
H.I.I.C. 3 Year - Quarterly	Quarterly	7.53%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	7.58%
H.I.I.C. 3 Year - Maturity	Maturity	7.63%
H.I.I.C. 5 Year - Monthly	Monthly	7.53%
H.I.I.C. 5 Year - Quarterly	Quarterly	7.58%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	7.63%
H.I.I.C. 5 Year - Maturity	Maturity	7.69%
SBP Subsidized Schemes		
SBP - ILTFF - 00 To Above Amount	Quarterly	3.18%
SBP - IFFSAP - 00 To Above Amount	Quarterly	2.12%
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%
SBP - ITERF - 00 To Above Amount	Quarterly	1.59%
SBP - IFFRE - 00 To Above Amount	Quarterly	2.12%