

PROFIT RATES FOR THE MONTH OF JANUARY 2025

Local Currency Accounts			
Product Name	Payment Frequency	Month JANUARY 2025	
SIRAT Other Saving Accounts			
SIRAT Ladies Account - Saving	Monthly	8.87%	
SIRAT Habib Metro Asaan Account-Saving	Six Monthly	8.87%	
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	8.87%	
SIRAT Junior Savers Account	Quarterly	8.87%	
SIRAT Privilege 55+ Saving Account	Monthly	8.87%	
SIRAT Savings Plus Account			
	Monthly	8.87%	
SIRAT Saving Accounts			
	Six Monthly	8.87%	
SIRAT Habibmetro@work (Green, Gold & Platinum)			
	Six Monthly	8.87%	
SIRAT Islamic Non Resident Saving Accounts			
	Six Monthly	8.87%	
SIRAT Pls Premium Accounts			
	Monthly	8.87%	
SIRAT Saving Account - FI / Mutual Funds			
	Monthly	5.54%	
SIRAT Saving Account - PSE & PLC			
	Monthly	5.79%	
SIRAT Margin & Security Deposits			
Margin Accounts	Six Monthly	0.04%	
Security Deposit	Six Monthly	0.04%	
SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)			
H.I.I.C. Seven Days	Maturity	5.54%	
H.I.I.C. Fifteen Days	Maturity	5.54%	
H.I.I.C. One month	Maturity	5.54%	
H.I.I.C. Three month	Maturity	5.65%	
H.I.I.C. Six month	Maturity	5.76%	
H.I.I.C. 1 Year - Monthly	Monthly	5.65%	
H.I.I.C. 1 Year - Quarterly	Quarterly	5.76%	
H.I.I.C. 1 Year - Six Monthly	Six Monthly	5.87%	
H.I.I.C. 1 Year - Maturity	Maturity	5.98%	
H.I.I.C. 2 Year - Monthly	Monthly	5.76%	
H.I.I.C. 2 Year - Quarterly	Quarterly	5.76%	
H.I.I.C. 2 Year - Six Monthly	Six Monthly	5.98%	
H.I.I.C. 2 Year - Maturity	Maturity	6.09%	
H.I.I.C. 3 Year - Monthly	Monthly	5.87%	
H.I.I.C. 3 Year - Quarterly	Quarterly	5.98%	
H.I.I.C. 3 Year - Six Monthly	Six Monthly	6.09%	
H.I.I.C. 3 Year - Maturity	Maturity	6.21%	
H.I.I.C. 5 Year - Monthly	Monthly	5.98%	
H.I.I.C. 5 Year - Quarterly	Quarterly	6.09%	
H.I.I.C. 5 Year - Six Monthly	Six Monthly	6.21%	
H.I.I.C. 5 Year - Maturity	Maturity	6.32%	
SBP Subsidized Schemes			
SBP - ILTFF - 00 To Above Amount	Quarterly	3.88%	
SBP - IFFSAP - 00 To Above Amount	Quarterly	1.55%	
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%	
SBP - ITERF - 00 To Above Amount	Quarterly	2.00%	
SBP - IFFRE - 00 To Above Amount	Quarterly	2.11%	