

Indicative Profit Rates on Deposits

Effective Date: 1st July 2024

Savings Accounts

Product	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
PLS Saving Deposit - Individual	Half Yearly	20.50%	19.00%
HABIB METRO Multiplier Account (Excess Rates are available on a case-to-case basis)	Monthly	20.50%	19.00%
HABIB METRO Asaan Savings Account	Half Yearly	20.50%	19.00%
HABIB METRO Asaan Digital Savings Account	Half Yearly	20.50%	19.00%
HABIB METRO Asaan Digital Remittance Saving Account	Monthly	20.50%	19.00%
HABIB METRO Freelancer Saving Account	Half Yearly	20.50%	19.00%
HABIB METRO Ladies Savings Account	Monthly	20.50%	19.00%
HABIB METRO Rozana Munafa Savings Account	Monthly	20.50%	19.00%
HABIB METRO Saving Plus Account - Individuals only			
Upto Rs. 250,000/-	Monthly	20.50%	19.00%
Over Rs. 250,000/-	Monthly	20.75%	19.25%
HABIB METRO Privilege 55 Plus Account	Monthly	21.00%	19.50%
HABIB METRO Junior Savers Account	Quarterly	21.00%	19.00%
Roshan Digital Account (NRP Rupee Value Account - Saving)	Half Yearly	20.50%	19.00%

Term Deposits & Saving Schemes

PKR Term Deposit	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
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Short Notice Term Deposit	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
7 days	Maturity	19.50%	18.00%
30 days and over		19.50%	18.00%

Term Deposit	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
1 month	Maturity	19.50%	18.00%
3 months		19.50%	18.00%
6 months		19.50%	18.00%
1 Year		20.00%	18.50%
2 Years		16.00%	14.50%
3 Years		15.50%	14.00%
4 Years		15.00%	13.50%
5 Years		15.00%	13.50%

HABIB METRO Bharpoor Munafa Scheme (1 Year p.a.)	Maturity	20.00%	18.50%
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HABIB METRO Mahana Scheme	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
For 1 year - minimum placement Rs. 25,000/-	Monthly Basis	19.75%	18.25%
For 2 years - minimum placement Rs. 25,000/-		15.75%	14.25%
For 3 years - minimum placement Rs. 50,000/-		15.25%	13.75%
For 4 years - minimum placement Rs. 50,000/-		15.00%	13.50%
For 5 years - minimum placement Rs. 100,000/-		14.75%	13.25%

HABIB METRO Premium Deposit Scheme	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
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	1 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	19.85%	18.35%
	Semi-Annually	19.95%	18.45%
	Yearly	21.00%	19.50%

	2 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	15.85%	14.35%
	Semi-Annually	15.95%	14.45%
	Yearly	16.00%	14.50%

	3 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	15.35%	13.85%
	Semi-Annually	15.45%	13.95%
	Yearly	15.50%	14.00%

	4 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	15.10%	13.60%
	Semi-Annually	15.20%	13.70%
	Yearly	15.25%	13.75%

	5 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	14.85%	13.35%
	Semi-Annually	14.95%	13.45%
	Yearly	15.00%	13.50%

Izafa Certificate Encashment Schedule							
Tenures	Profit Payment	On Rs.10,000/-	On Rs.25,000/-	On Rs.100,000/-	On Rs.250,000/-	On Rs.1,000,000/-	On Rs.2,500,000/-
6 Months	Maturity	10,750	26,875	107,500	268,750	1,075,000	2,687,500
12 Months		11,525	28,813	115,250	288,125	1,152,500	2,881,250
18 Months		12,325	30,813	123,250	308,125	1,232,500	3,081,250
24 Months		13,200	33,000	132,000	330,000	1,320,000	3,300,000
30 Months		14,125	35,313	141,250	353,125	1,412,500	3,531,250
36 Months		14,650	36,625	146,500	366,250	1,465,000	3,662,500
42 Months		15,513	38,781	155,125	387,813	1,551,250	3,878,125
48 Months		16,000	40,000	160,000	400,000	1,600,000	4,000,000
54 Months		16,750	41,875	167,500	418,750	1,675,000	4,187,500
60 Months		17,750	44,375	177,500	443,750	1,775,000	4,437,500
66 Months		18,800	47,000	188,000	470,000	1,880,000	4,700,000
72 Months		20,000	50,000	200,000	500,000	2,000,000	5,000,000

Foreign Currency Accounts Scheme under FE 25

Type of Deposit	Profit Payment Frequency	Currency	Previous Rate (p.a.)	Current Rate (p.a.)
Saving Bank Deposits Foreign Currency Savings Account	Half Yearly	USD	0.25%	0.25%
		Pound Sterling	0.25%	0.25%
		Euro	0.10%	0.10%
HABIB METRO Junior Savers Account	Quarterly	USD	0.25%	0.25%
		Pound Sterling	0.25%	0.25%
		Euro	0.25%	0.25%
Roshan Digital Account [Non - Resident FCY Value Account (Savings) & Resident FCY Value Account (Savings)]	Half Yearly	USD	0.25%	0.25%
		Pound Sterling	0.25%	0.25%
		Euro	0.10%	0.10%
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	Below 9,999.99		
		USD	0.35%	0.25%
		Pound Sterling	0.10%	0.10%
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	10,000 to 50,000		
		USD	0.25%	0.35%
		Pound Sterling	0.10%	0.10%
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	50,000.01 to 100,000		
		USD	0.60%	0.60%
		Pound Sterling	0.25%	0.25%
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	Over 100,000.01		
		USD	0.85%	0.85%
		Pound Sterling	0.25%	0.25%
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	Euro	0.25%	0.25%

FCY Term Deposits

FCY Term Deposits	1 month	USD	1.00%	1.00%
		Pound Sterling	0.50%	0.50%
		Euro	0.25%	0.25%
	3 months	USD	1.25%	1.25%
		Pound Sterling	0.75%	0.75%
		Euro	0.25%	0.25%
	6 months	USD	1.50%	1.50%
		Pound Sterling	1.00%	1.00%
		Euro	0.25%	0.25%
	1 Year	USD	-	1.75%
		Pound Sterling	-	1.25%
		Euro	-	0.25%