

Indicative Profit Rates on Deposits

Effective Date: 1st Jan 2026

Savings Accounts

Product	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
PLS Saving Deposit - Individual	Half Yearly	9.50%	9.00%
HABIB METRO Multiplier Account (Excess Rates are available on a case-to-case basis)	Quarterly	9.50%	9.00%
HABIB METRO Asaan Savings Account	Half Yearly	9.50%	9.00%
HABIB METRO Asaan Digital Savings Account	Half Yearly	9.50%	9.00%
HABIB METRO Asaan Digital Remittance Saving Account	Monthly	9.50%	9.00%
HABIB METRO Freelancer Digital Saving Account	Half Yearly	9.50%	9.00%
HABIB METRO Freelancer Saving Account	Half Yearly	9.50%	9.00%
HABIB METRO Ladies Savings Account	Monthly	9.50%	9.00%
HABIB METRO Rozana Munafa Savings Account	Monthly	9.50%	9.00%
HABIB METRO Saving Plus Account - Individuals only			
Upto Rs. 250,000/-	Monthly	9.50%	9.00%
Over Rs. 250,000/-	Monthly	9.50%	9.00%
HABIB METRO Privilege 55 Plus Account	Monthly	10.00%	9.50%
HABIB METRO Junior Savers Account	Quarterly	9.50%	9.00%
Roshan Digital Account (NRP Rupee Value Account - Saving)	Half Yearly	9.50%	9.00%
Note: Applicable rates on Savings Account of Financial Institutions, Public Sector Entities & Public Limited Companies	-	8.00%	7.50%

Special Term Deposit

Special Term Deposit	Profit Payment Frequency	Previous Flat Rate	Current Flat Rate
13 Months	Maturity	-	12.50% (p.a 11.54%)
15 Months		-	14.00% (p.a 11.19%)

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	8.00%	9.00%
30 days and over		8.00%	9.00%

Term Deposit	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
1 month	Maturity	8.00%	9.00%
3 months		8.00%	9.15%
6 months		8.00%	9.40%
1 Year		8.00%	10.00%
2 Years		8.00%	10.10%
3 Years		8.00%	10.25%
4 Years		8.00%	10.35%
5 Years		8.00%	10.50%

HABIB METRO Bharpoor Munafa Scheme (1 Year p.a.)	Maturity	9.00%	9.50%
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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	8.75%	9.50%
For 2 years - minimum placement Rs. 25,000/-		8.50%	9.65%
For 3 years - minimum placement Rs. 50,000/-		7.75%	9.80%
For 4 years - minimum placement Rs. 50,000/-		8.00%	9.90%
For 5 years - minimum placement Rs. 100,000/-		8.00%	10.05%

HABIB METRO Premium Deposit Scheme	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
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HABIB METRO Premium Deposit Scheme	1 Year	Previous Rate (p.a.)	Current Rate (p.a.)
	Quarterly	8.10%	9.65%
	Semi-Annually	8.15%	9.76%
	Yearly	8.75%	10.00%

HABIB METRO Premium Deposit Scheme	2 Year	Previous Rate (p.a.)	Current Rate (p.a.)
	Quarterly	7.75%	9.74%
	Semi-Annually	7.80%	9.86%
	Yearly	8.50%	10.10%

HABIB METRO Premium Deposit Scheme	3 Year	Previous Rate (p.a.)	Current Rate (p.a.)
	Quarterly	8.00%	9.90%
	Semi-Annually	8.15%	10.00%
	Yearly	8.50%	10.25%

HABIB METRO Premium Deposit Scheme	4 Year	Previous Rate (p.a.)	Current Rate (p.a.)
	Quarterly	8.00%	9.95%
	Semi-Annually	8.15%	10.10%
	Yearly	8.50%	10.35%

HABIB METRO Premium Deposit Scheme	5 Year	Previous Rate (p.a.)	Current Rate (p.a.)
	Quarterly	8.00%	10.10%
	Semi-Annually	8.15%	10.25%
	Yearly	8.00%	10.50%

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	10,400.00	26,000.00	104,000.00	260,000.00	1,040,000.00	2,600,000.00
12 Months		10,850.00	27,125.00	108,500.00	271,250.00	1,085,000.00	2,712,500.00
18 Months		11,312.50	28,281.25	113,125.00	282,812.50	1,131,250.00	2,828,125.00
24 Months		11,787.50	29,468.75	117,875.00	294,687.50	1,178,750.00	2,946,875.00
30 Months		12,287.50	30,718.75	122,875.00	307,187.50	1,228,750.00	3,071,875.00
36 Months		12,837.50	32,093.75	128,375.00	320,937.50	1,283,750.00	3,209,375.00
42 Months		13,462.50	33,656.25	134,625.00	336,562.50	1,346,250.00	3,365,625.00
48 Months		14,187.50	35,468.75	141,875.00	354,687.50	1,418,750.00	3,546,875.00
54 Months		14,987.50	37,468.75	149,875.00	374,687.50	1,498,750.00	3,746,875.00
60 Months		15,887.50	39,718.75	158,875.00	397,187.50	1,588,750.00	3,971,875.00
66 Months		16,837.50	42,093.75	168,375.00	420,937.50	1,683,750.00	4,209,375.00
72 Months		17,837.50	44,593.75	178,375.00	445,937.50	1,783,750.00	4,459,375.00
78 Months		18,887.50	47,218.75	188,875.00	472,187.50	1,888,750.00	4,721,875.00
84 Months		20,000.00	50,000.00	200,000.00	500,000.00	2,000,000.00	5,000,000.00

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%	1.75%
		Pound Sterling	1.25%	1.25%
		Euro	0.25%	0.25%

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	0.25%	0.25%
		Pound Sterling	0.10%	0.10%
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	10,000 to 50,000		
		USD	0.35%	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%