HABIBMETRO

Indicative Profit Rates on Deposits

Effective Date: 1st Nov 2026

Savings Accounts (Minimum Deposit Rate)
Natural Persons (Individual) Maintaining a Monthly Average deposit balance up to PKR 10 Million

Product	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
PLS Saving Deposit - Individual	Half Yearly	10.00%	10.50%
HABIB METRO Multiplier Account	Quarterly	10.00%	10.50%
HABIB METRO Asaan Savings Account	Half Yearly	10.00%	10.50%
HABIB METRO Asaan Digital Savings Account	Half Yearly	10.00%	10.50%
HABIB METRO Asaan Digital Remittance Saving Account	Monthly	10.00%	10.50%
HABIB METRO Freelancer Digital Saving Account	Half Yearly	10.00%	10.50%
Sohni Dharti Remittance Saving Account	Half Yearly	10.00%	10.50%
Sohni Dharti Remittance Saving Account- Digital	Half Yearly	10.00%	10.50%
HABIB METRO Freelancer Saving Account	Half Yearly	10.00%	10.50%
HABIB METRO Ladies Savings Account	Monthly	10.00%	10.50%
HABIB METRO Rozana Munafa Savings Account	Monthly	10.00%	10.50%
HABIB METRO Saving Plus Account - Individuals only			
Up to Rs. 250,000/-	Monthly	10.00%	10.50%
Over Rs. 250,000/-		10.00%	10.50%
HABIB METRO Privilege 55 Plus Account	Monthly	10.00%	10.50%
HABIB METRO Junior Savers Account	Quarterly	10.00%	10.50%
Roshan Digital Account (NRP Rupee Value Account - Saving)	Half Yearly	10.00%	10.50%

Savings Accounts (Non - MDR)

Savings Account of Natural person (Individuals) maintaining a monthly average deposit balance exceeding PKR 10 Mn	-	9.00%	9.00%
Savings Accounts of Financial Institution, Public Sector Enterprises and Public Limited Companies.	-	8.50%	8.50%
Savings Accounts of All other Non-Natural, Including, Private Limited Companies, Sole Proprietors, Partnership, trust and all other legal entities.	-	9.00%	9.00%

Classification: Public

Special Term Deposit

Special Term Deposit	Profit Payment Frequency	Previous Flat Rate	Current Flat Rate
13 Months	Maturity	13.00% (p.a 12.00%)	13.00% (p.a 12.00%)
15 Months		15.00% (p.a 12.00%)	15.00% (p.a 12.00%)

Term Deposits & Saving Schemes

PKR Term Deposit	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)

Short Notice Term Deposit	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
7 days	Maturity	10.00%	9.00%
30 days and over		10.00%	9.00%

Term Deposit	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)
1 month	Maturity	10.00%	9.00%
3 months		10.25%	9.75%
6 months		10.50%	10.00%
1 Year		11.50%	10.50%
2 Years		11.75%	11.00%
3 Years		12.00%	11.25%
4 Years		11.80%	11.25%
5 Years		11.90%	11.50%

HABIB METRO Bharpoor Munafa Scheme (1 Year p.a.)	Maturity	11.50%	10.50%

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	11.00%	10.25%
For 2 years - minimum placement Rs. 25,000/-		11.15%	10.30%
For 3 years - minimum placement Rs. 50,000/-		11.38%	10.40%
For 4 years - minimum placement Rs. 50,000/-		11.20%	10.50%
For 5 years - minimum placement Rs. 100,000/-		11.30%	10.60%

Classification: Public

HABIB METRO Premium Deposit Scheme	Profit Payment Frequency	Previous Rate (p.a.)	Current Rate (p.a.)

	1 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	11.05%	10.30%
	Semi-Annually	11.20%	10.35%
	Yearly	11.50%	10.50%

	2 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	11.25%	10.40%
	Semi-Annually	11.45%	10.50%
	Yearly	11.75%	10.60%

	3 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	11.50%	10.50%
	Semi-Annually	11.65%	10.60%
	Yearly	12.00%	10.80%

	4 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	11.30%	10.70%
	Semi-Annually	11.45%	10.80%
	Yearly	11.80%	10.90%

	5 Year	Previous Rate (p.a.)	Current Rate (p.a.)
HABIB METRO Premium Deposit Scheme	Quarterly	11.40%	10.80%
	Semi-Annually	11.55%	10.90%
	Yearly	11.90%	11.00%

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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

Foreign Currency Term Deposit

Type of Deposit	Profit Payment Frequency	Currency	Previous Rate (p.a.)	Current Rate (p.a.)
FCY Term Deposits	1 month	USD	1.00%	1.00%
		Pound Sterling	0.50%	0.50%
		Euro	0.25%	0.25%
		Saudi Riyal	1.00%	1.00%
		UAE Dirham	1.00%	1.00%
	3 months	USD	1.25%	1.25%
		Pound Sterling	0.75%	0.75%
		Euro	0.25%	0.25%
		Saudi Riyal	1.00%	1.00%
		UAE Dirham	1.00%	1.00%
	6 months	USD	1.50%	1.50%
		Pound Sterling	1.00%	1.00%
		Euro	0.25%	0.25%
		Saudi Riyal	1.00%	1.00%
		UAE Dirham	1.00%	1.00%
	1 Year	USD	1.75%	1.75%
		Pound Sterling	1.25%	1.25%
		Euro	0.25%	0.25%
		Saudi Riyal	1.00%	1.00%
		UAE Dirham	1.00%	1.00%

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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%
		Below 9,999.99		
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	USD	0.25%	0.25%
		Pound Sterling	0.10%	0.10%
		Euro	0.10%	0.10%
		10,000 to 50,000		
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	USD	0.35%	0.35%
		Pound Sterling	0.10%	0.10%
		Euro	0.10%	0.10%
		50,000.01 to 100,000		
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	USD	0.60%	0.60%
		Pound Sterling	0.25%	0.25%
		Euro	0.25%	0.25%
		Over 100,000.01		
HABIB METRO FCY Saving Plus account (20623 & 20624)	Monthly	USD	0.85%	0.85%
		Pound Sterling	0.25%	0.25%
		Euro	0.25%	0.25%

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