

**PROFIT RATES FOR THE
MONTH OF DECEMBER 2023**

Local Currency Accounts		
Product Name	Payment Frequency	Month December 2023
Margin Accounts	Six Monthly	0.04%
Security Deposit	Six Monthly	0.04%
Sirat Other Saving Accounts		
Sirat Ladies Account - Saving	Monthly	19.36%
Asaan Saving Account	Six Monthly	12.18%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	15.49%
Junior Savings Account	Quarterly	18.09%
Privilege 55+	Monthly	18.51%
Sirat Savings Plus Account		
Savings Plus Account 0 to 5 M	Monthly	17.10%
Savings Plus Account 5.001 M to 25 M	Monthly	17.32%
Savings Plus Account 25.001 M to 200 M	Monthly	17.46%
Savings Plus Account 200.001 M and Above	Monthly	17.60%
Sirat Saving Account - FI / Mutual Funds		
Saving Account-FI/Mutual Funds Upto 9.999 M	Monthly	8.45%
Saving Account-FI/Mutual Funds 10 M -99.999 M	Monthly	8.52%
Saving Account-FI/Mutual Funds 100.000 M - 199.999 M	Monthly	8.59%
Saving Account-FI/Mutual Funds 200.000 M - 499.999 M	Monthly	8.66%
Saving Account-FI/Mutual Funds 500.000 M & above	Monthly	8.66%
Sirat Saving Accounts		
Savings Account 0 to 24.99K	Six Monthly	16.19%
Savings Account 25 K to 99.99 K	Six Monthly	16.33%
Savings Account 100 K to 499.99 K	Six Monthly	16.47%
Savings Account 500 K to 999.99 K	Six Monthly	16.61%
Savings Account 1 M to 9.99 M	Six Monthly	16.75%
Savings Account 10 M to 19.99 M	Six Monthly	16.89%
Savings Account 20 M to 29.99 M	Six Monthly	17.04%
Savings Account 30 M to 39.99 M	Six Monthly	17.18%
Savings Account 40 M to 49.99 M	Six Monthly	17.32%
Savings Account 50 M to 59.99 M	Six Monthly	17.46%
Savings Account 60 M to 69.99 M	Six Monthly	17.46%
Savings Account 70 M to 79.99 M	Six Monthly	17.74%
Savings Account 80 M to 89.99 M	Six Monthly	17.74%
Savings Account 90 M to 99.99 M	Six Monthly	17.74%
Savings Account 100 M and above	Six Monthly	18.16%
Sirat Habibmetro@work (Green, Gold & Platinum)		
SIRAT Saving Habibmetro@work - 0 to 24.99K - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 25 K to 99.99 K - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 100 K to 499.99 K - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 500 K to 999.99 K - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 1 M to 9.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 10 M to 19.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 20 M to 29.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 30 M to 39.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 40 M to 49.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 50 M to 59.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 60 M to 69.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 70 M to 79.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 80 M to 89.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 90 M to 99.99 M - -	Six Monthly	12.67%
SIRAT Saving Habibmetro@work - 100 M and above - -	Six Monthly	12.67%
Sirat Islamic Non Resident Saving Accounts		
Sirat Islamic Non Resident Saving Accounts - 0 to 24.99	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 25 K to 99	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 100 K to 4	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 500 K to 9	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 1 M to 9.9	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 10 M to 19	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 20 M to 29	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 30 M to 39	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 40 M to 49	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 50 M to 59	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 60 M to 69	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 70 M to 79	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 80 M to 89	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 90 M to 99	Six Monthly	13.16%
Sirat Islamic Non Resident Saving Accounts - 100 M and	Six Monthly	13.16%

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MONTH OF DECEMBER 2023**

Local Currency Accounts		
Product Name	Payment Frequency	Month December 2023
Sirat PLS Premium Accounts		
PLS Premium Account 0 to 4.99 M	Monthly	17.95%
PLS Premium Account 5 M to 24.99 M	Monthly	18.02%
PLS Premium Account 25 M to 49.99 M	Monthly	18.09%
PLS Premium Account 50 M to 99.99 M	Monthly	18.16%
PLS Premium Account 100 M to 199.99 M	Monthly	18.23%
PLS Premium Account 200 M to 399.99 M	Monthly	18.30%
PLS Premium Account 400 M to 599.99 M	Monthly	18.30%
PLS Premium Account 600 M to 799.99 M	Monthly	18.30%
PLS Premium Account 800 M to 0.99 B	Monthly	18.51%
PLS Premium Account 1.000 Billion to 1.199 Billion	Monthly	18.51%
PLS Premium Account 1.200 Billion to 1.399 Billion	Monthly	18.51%
PLS Premium Account 1.400 Billion to 1.599 Billion	Monthly	18.51%
PLS Premium Account 1.600 Billion to 1.799 Billion	Monthly	18.51%
PLS Premium Account 1.800 Billion to 1.999 Billion	Monthly	18.51%
PLS Premium Account Above 2 Billion	Monthly	18.51%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)		
H.I.I.C. Seven Days	Maturity	16.19%
H.I.I.C. Fifteen Days	Maturity	16.19%
H.I.I.C. One month	Maturity	17.60%
H.I.I.C. Three month	Maturity	17.95%
H.I.I.C. Six month	Maturity	18.16%
H.I.I.C. 1 Year - Monthly	Monthly	18.09%
H.I.I.C. 1 Year - Quarterly	Quarterly	18.30%
H.I.I.C. 1 Year - Six Monthly	Six Monthly	18.51%
H.I.I.C. 1 Year - Maturity	Maturity	18.72%
H.I.I.C. 2 Year - Monthly	Monthly	14.08%
H.I.I.C. 2 Year - Quarterly	Quarterly	14.15%
H.I.I.C. 2 Year - Six Monthly	Six Monthly	14.22%
H.I.I.C. 2 Year - Maturity	Maturity	14.29%
H.I.I.C. 3 Year - Monthly	Monthly	14.15%
H.I.I.C. 3 Year - Quarterly	Quarterly	14.22%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	14.29%
H.I.I.C. 3 Year - Maturity	Maturity	14.36%
H.I.I.C. 5 Year - Monthly	Monthly	14.22%
H.I.I.C. 5 Year - Quarterly	Quarterly	14.29%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	14.36%
H.I.I.C. 5 Year - Maturity	Maturity	14.43%
SBP Subsidized Schemes		
SBP - ILTFF - 00 To Above Amount	Quarterly	4.22%
SBP - IFFSAP - 00 To Above Amount	Quarterly	2.82%
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%
SBP - ITERF - 00 To Above Amount	Quarterly	2.11%
SBP - IFFRE - 00 To Above Amount	Quarterly	2.82%