

**PROFIT RATES FOR THE
MONTH OF JANUARY 2024**
Local Currency Accounts

Product Name	Payment Frequency	Month January 2024
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Margin Accounts	Six Monthly	0.04%
Security Deposit	Six Monthly	0.04%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	Monthly	18.89%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	11.89%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	15.11%
Sirat Junior Savers Account	Quarterly	17.66%
Sirat Privilege 55+ Saving Account	Monthly	18.07%

Sirat Savings Plus Account

Islamic Savings Plus 0 to 5 M	Monthly	16.69%
Islamic Savings Plus 5.001 M to 25 M	Monthly	16.90%
Islamic Savings Plus 25.001 M to 200 M	Monthly	17.04%
Islamic Savings Plus 200.001 M and Above	Monthly	17.17%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI/Mutual Funds Upto 9.999 M	Monthly	8.24%
Saving Account-FI/Mutual Funds 10 M -99.999 M	Monthly	8.31%
Saving Account-FI/Mutual Funds 100.000 M - 199.999 M	Monthly	8.38%
Saving Account-FI/Mutual Funds 200.000 M - 499.999 M	Monthly	8.38%
Saving Account-FI/Mutual Funds 500.000 M & above	Monthly	8.38%

Sirat Saving Accounts

Savings Account 0 to 24.99K	Six Monthly	15.80%
Savings Account 25 K to 99.99 K	Six Monthly	15.94%
Savings Account 100 K to 499.99 K	Six Monthly	16.08%
Savings Account 500 K to 999.99 K	Six Monthly	16.21%
Savings Account 1 M to 9.99 M	Six Monthly	16.35%
Savings Account 10 M to 19.99 M	Six Monthly	16.49%
Savings Account 20 M to 29.99 M	Six Monthly	16.63%
Savings Account 30 M to 39.99 M	Six Monthly	16.76%
Savings Account 40 M to 49.99 M	Six Monthly	16.90%
Savings Account 50 M to 59.99 M	Six Monthly	17.04%
Savings Account 60 M to 69.99 M	Six Monthly	17.17%
Savings Account 70 M to 79.99 M	Six Monthly	17.17%
Savings Account 80 M to 89.99 M	Six Monthly	17.45%
Savings Account 90 M to 99.99 M	Six Monthly	17.59%
Savings Account 100 M and above	Six Monthly	17.72%

Sirat Habibmetro@work (Green, Gold & Platinum)

SIRAT Saving Habibmetro@work - 0 to 24.99K - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 25 K to 99.99 K - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 100 K to 499.99 K - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 500 K to 999.99 K - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 1 M to 9.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 10 M to 19.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 20 M to 29.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 30 M to 39.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 40 M to 49.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 50 M to 59.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 60 M to 69.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 70 M to 79.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 80 M to 89.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 90 M to 99.99 M - -	Six Monthly	12.37%
SIRAT Saving Habibmetro@work - 100 M and above - -	Six Monthly	12.37%

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving - 0 to 24.99	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 25 K to 99	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 100 K to 4	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 500 K to 9	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 1 M to 9.9	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 10 M to 19	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 20 M to 29	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 30 M to 39	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 40 M to 49	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 50 M to 59	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 60 M to 69	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 70 M to 79	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 80 M to 89	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 90 M to 99	Six Monthly	12.85%
SIRAT Non - Resident Account - Saving - 100 M and	Six Monthly	12.85%

Local Currency Accounts		
Product Name	Payment Frequency	Month January 2024
Sirat Pls Premium Accounts		
PLS - Premium Account 0 to 4.99 M	Monthly	17.52%
PLS - Premium Account 5 M to 24.99 M	Monthly	17.59%
PLS - Premium Account 25 M to 49.99 M	Monthly	17.66%
PLS - Premium Account 50 M to 99.99 M	Monthly	17.72%
PLS - Premium Account 100 M to 199.99 M	Monthly	17.79%
PLS - Premium Account 200 M to 399.99 M	Monthly	17.86%
PLS - Premium Account 400 M to 599.99 M	Monthly	17.93%
PLS - Premium Account 600 M to 799.99 M	Monthly	18.00%
PLS - Premium Account 800 M to 0.99 B	Monthly	18.07%
PLS - Premium Account 1.000 Billion to 1.199 Billion	Monthly	18.07%
PLS - Premium Account 1.200 Billion to 1.399 Billion	Monthly	18.07%
PLS - Premium Account 1.400 Billion to 1.599 Billion	Monthly	18.07%
PLS - Premium Account 1.600 Billion to 1.799 Billion	Monthly	18.07%
PLS - Premium Account 1.800 Billion to 1.999 Billion	Monthly	18.07%
PLS - Premium Account Above 2 Billion	Monthly	18.07%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)		
H.I.I.C. Seven Days	Maturity	15.80%
H.I.I.C. Fifteen Days	Maturity	15.80%
H.I.I.C. One month	Maturity	17.17%
H.I.I.C. Three month	Maturity	17.52%
H.I.I.C. Six month	Maturity	17.72%
H.I.I.C. 1 Year - Monthly	Monthly	17.66%
H.I.I.C. 1 Year - Quarterly	Quarterly	17.86%
H.I.I.C. 1 Year - Six Monthly	Six Monthly	18.07%
H.I.I.C. 1 Year - Maturity	Maturity	18.27%
H.I.I.C. 2 Year - Monthly	Monthly	13.74%
H.I.I.C. 2 Year - Quarterly	Quarterly	13.81%
H.I.I.C. 2 Year - Six Monthly	Six Monthly	13.88%
H.I.I.C. 2 Year - Maturity	Maturity	13.95%
H.I.I.C. 3 Year - Monthly	Monthly	13.81%
H.I.I.C. 3 Year - Quarterly	Quarterly	13.88%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	13.95%
H.I.I.C. 3 Year - Maturity	Maturity	14.01%
H.I.I.C. 5 Year - Monthly	Monthly	13.88%
H.I.I.C. 5 Year - Quarterly	Quarterly	13.95%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	14.01%
H.I.I.C. 5 Year - Maturity	Maturity	14.08%
SBP Subsidized Schemes		
SBP - ILTFF - 00 To Above Amount	Quarterly	4.12%
SBP - IFFSAP - 00 To Above Amount	Quarterly	2.75%
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%
SBP - ITERF - 00 To Above Amount	Quarterly	2.06%
SBP - IFFRE - 00 To Above Amount	Quarterly	2.75%