

**PROFIT RATES FOR THE  
MONTH OF FEBRUARY 2024**

Local Currency Accounts		
Product Name	Payment Frequency	Month FEBRUARY 2024
Margin Accounts	Six Monthly	0.04%
Security Deposit	Six Monthly	0.04%
<b>Sirat Other Saving Accounts</b>		
Sirat Ladies Account - Saving	Monthly	18.02%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	11.33%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	14.41%
Sirat Junior Savers Account	Quarterly	16.84%
Sirat Privilege 55+ Saving Account	Monthly	17.23%
<b>Sirat Savings Plus Account</b>		
Islamic Savings Plus 0 to 5 M	Monthly	15.92%
Islamic Savings Plus 5.001 M to 25 M	Monthly	16.12%
Islamic Savings Plus 25.001 M to 200 M	Monthly	16.25%
Islamic Savings Plus 200.001 M and Above	Monthly	16.38%
<b>Sirat Saving Account - FI / Mutual Funds</b>		
Saving Account-FI/Mutual Funds Upto 9.999 M	Monthly	7.86%
Saving Account-FI/Mutual Funds 10 M -99.999 M	Monthly	7.93%
Saving Account-FI/Mutual Funds 100.000 M - 199.999 M	Monthly	7.99%
Saving Account-FI/Mutual Funds 200.000 M - 499.999 M	Monthly	7.99%
Saving Account-FI/Mutual Funds 500.000 M & above	Monthly	7.99%
<b>Sirat Saving Accounts</b>		
Savings Account 0 to 24.99K	Six Monthly	15.07%
Savings Account 25 K to 99.99 K	Six Monthly	15.20%
Savings Account 100 K to 499.99 K	Six Monthly	15.33%
Savings Account 500 K to 999.99 K	Six Monthly	15.46%
Savings Account 1 M to 9.99 M	Six Monthly	15.59%
Savings Account 10 M to 19.99 M	Six Monthly	15.72%
Savings Account 20 M to 29.99 M	Six Monthly	15.86%
Savings Account 30 M to 39.99 M	Six Monthly	15.99%
Savings Account 40 M to 49.99 M	Six Monthly	16.12%
Savings Account 50 M to 59.99 M	Six Monthly	16.25%
Savings Account 60 M to 69.99 M	Six Monthly	16.38%
Savings Account 70 M to 79.99 M	Six Monthly	16.38%
Savings Account 80 M to 89.99 M	Six Monthly	16.64%
Savings Account 90 M to 99.99 M	Six Monthly	16.64%
Savings Account 100 M and above	Six Monthly	16.90%
<b>Sirat Habibmetro@work (Green, Gold &amp; Platinum)</b>		
SIRAT Saving Habibmetro@work - 0 to 24.99K - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 25 K to 99.99 K - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 100 K to 499.99 K - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 500 K to 999.99 K - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 1 M to 9.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 10 M to 19.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 20 M to 29.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 30 M to 39.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 40 M to 49.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 50 M to 59.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 60 M to 69.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 70 M to 79.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 80 M to 89.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 90 M to 99.99 M - -	Six Monthly	11.79%
SIRAT Saving Habibmetro@work - 100 M and above - -	Six Monthly	11.79%
<b>Sirat Islamic Non Resident Saving Accounts</b>		
SIRAT Non - Resident Account - Saving - 0 to 24.99	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 25 K to 99	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 100 K to 4	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 500 K to 9	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 1 M to 9.9	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 10 M to 19	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 20 M to 29	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 30 M to 39	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 40 M to 49	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 50 M to 59	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 60 M to 69	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 70 M to 79	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 80 M to 89	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 90 M to 99	Six Monthly	12.25%
SIRAT Non - Resident Account - Saving - 100 M and	Six Monthly	12.25%

Local Currency Accounts		
Product Name	Payment Frequency	Month FEBRUARY 2024
<b>Sirat Pls Premium Accounts</b>		
PLS - Premium Account 0 to 4.99 M	Monthly	16.71%
PLS - Premium Account 5 M to 24.99 M	Monthly	16.77%
PLS - Premium Account 25 M to 49.99 M	Monthly	16.84%
PLS - Premium Account 50 M to 99.99 M	Monthly	16.90%
PLS - Premium Account 100 M to 199.99 M	Monthly	16.97%
PLS - Premium Account 200 M to 399.99 M	Monthly	17.03%
PLS - Premium Account 400 M to 599.99 M	Monthly	17.10%
PLS - Premium Account 600 M to 799.99 M	Monthly	17.10%
PLS - Premium Account 800 M to 0.99 B	Monthly	17.23%
PLS - Premium Account 1.000 Billion to 1.199 Billion	Monthly	17.23%
PLS - Premium Account 1.200 Billion to 1.399 Billion	Monthly	17.23%
PLS - Premium Account 1.400 Billion to 1.599 Billion	Monthly	18.41%
PLS - Premium Account 1.600 Billion to 1.799 Billion	Monthly	18.41%
PLS - Premium Account 1.800 Billion to 1.999 Billion	Monthly	18.41%
PLS - Premium Account Above 2 Billion	Monthly	18.41%
<b>Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)</b>		
H.I.I.C. Seven Days	Maturity	15.07%
H.I.I.C. Fifteen Days	Maturity	15.07%
H.I.I.C. One month	Maturity	16.38%
H.I.I.C. Three month	Maturity	16.71%
H.I.I.C. Six month	Maturity	16.90%
H.I.I.C. 1 Year - Monthly	Monthly	16.84%
H.I.I.C. 1 Year - Quarterly	Quarterly	17.03%
H.I.I.C. 1 Year - Six Monthly	Six Monthly	17.23%
H.I.I.C. 1 Year - Maturity	Maturity	17.43%
H.I.I.C. 2 Year - Monthly	Monthly	13.10%
H.I.I.C. 2 Year - Quarterly	Quarterly	13.17%
H.I.I.C. 2 Year - Six Monthly	Six Monthly	13.23%
H.I.I.C. 2 Year - Maturity	Maturity	13.30%
H.I.I.C. 3 Year - Monthly	Monthly	13.17%
H.I.I.C. 3 Year - Quarterly	Quarterly	13.23%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	13.30%
H.I.I.C. 3 Year - Maturity	Maturity	13.36%
H.I.I.C. 5 Year - Monthly	Monthly	13.23%
H.I.I.C. 5 Year - Quarterly	Quarterly	13.30%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	13.36%
H.I.I.C. 5 Year - Maturity	Maturity	13.43%
<b>SBP Subsidized Schemes</b>		
SBP - ILTFF - 00 To Above Amount	Quarterly	3.93%
SBP - IFFSAP - 00 To Above Amount	Quarterly	2.62%
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%
SBP - ITERF - 00 To Above Amount	Quarterly	1.97%
SBP - IFFRE - 00 To Above Amount	Quarterly	2.62%