

Habib Metropolitan Bank Limited - Islamic Banking SIRAT



WEIGHTAGES FOR THE MONTH OF MAY 2024

Local Currency Deposits (LCY)

Deposit Products	Payment Frequency	MAY 01, 2024 to MAY 31, 2024	APRIL 01, 2024 to APRIL 30, 2024	MARCH 01, 2024 to MARCH 31, 2024
Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
Weightages (Assigned)				
Margin and Security Accounts				
Margin Accounts	Six Monthly	0.0038	0.0038	0.0038
Security Deposits	Six Monthly	0.0038	0.0038	0.0038
Other Saving Products				
Sirat Ladies Account - Saving	Monthly	1.7487	1.7487	1.7487
Habib Metro Sirat Asaan Account-Saving	Six Monthly	1.1001	1.1001	1.1001
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	1.3990	1.3990	1.3990
Sirat Junior Savers Account	Quarterly	1.6343	1.6343	1.6343
Sirat Privilege 55+ Saving Account	Monthly	1.6724	1.6724	1.6724
Sirat Savings Plus Account				
Islamic Saving Plus - 0 To 5 M	Monthly	1.5452	1.5452	1.5452
Islamic Saving Plus - 5.001 M To 25 M	Monthly	1.5643	1.5643	1.5643
Islamic Saving Plus - 25.001 M To 200 M	Monthly	1.5770	1.5770	1.5770
Islamic Saving Plus - 200.001 M And Above	Monthly	1.5897	1.5897	1.5897
Sirat Saving Account - FI / Mutual Funds				
Saving Account-FI / Mutual Funds - 0 to 9.99 M	Monthly	0.7631	0.7631	0.7631
Saving Account-FI / Mutual Funds - 10 M to 99.99 M	Monthly	0.7694	0.7694	0.7694
Saving Account-FI / Mutual Funds - 100 M to 199.99 M	Monthly	0.7758	0.7758	0.7758
Saving Account-FI / Mutual Funds - 200 M to 499.99 M	Monthly	0.7822	0.7822	0.7822
Saving Account-FI / Mutual Funds - 500.000 M & above	Monthly	0.7885	0.7885	0.7885
Sirat Saving Accounts				
Saving Account - 0 to 24.99K	Six Monthly	1.4626	1.4626	1.4626
Saving Account - 25 K to 99.99 K	Six Monthly	1.4753	1.4753	1.4753
Saving Account - 100 K to 499.99 K	Six Monthly	1.4880	1.4880	1.4880
Saving Account - 500 K to 999.99 K	Six Monthly	1.5007	1.5007	1.5007
Saving Account - 1 M to 9.99 M	Six Monthly	1.5134	1.5134	1.5134
Saving Account - 10 M to 19.99 M	Six Monthly	1.5262	1.5262	1.5262
Saving Account - 20 M to 29.99 M	Six Monthly	1.5389	1.5389	1.5389
Saving Account - 30 M to 39.99 M	Six Monthly	1.5516	1.5516	1.5516
Saving Account - 40 M to 49.99 M	Six Monthly	1.5643	1.5643	1.5643
Saving Account - 50 M to 59.99 M	Six Monthly	1.5770	1.5770	1.5770
Saving Account - 60 M to 69.99 M	Six Monthly	1.5897	1.5897	1.5897
Saving Account - 70 M to 79.99 M	Six Monthly	1.6025	1.6025	1.6025
Saving Account - 80 M to 89.99 M	Six Monthly	1.6152	1.6152	1.6152
Saving Account - 90 M to 99.99 M	Six Monthly	1.6279	1.6279	1.6279
Saving Account - 100 M and above	Six Monthly	1.6406	1.6406	1.6406
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)				
SIRAT Saving Habibmetro@work - 0 to 24.99K - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 25 K to 99.99 K - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 100 K to 499.99 K - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 500 K to 999.99 K - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 1 M to 9.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 10 M to 19.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 20 M to 29.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 30 M to 39.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 40 M to 49.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 50 M to 59.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 60 M to 69.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 70 M to 79.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 80 M to 89.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 90 M to 99.99 M - -	Six Monthly	1.1446	1.1446	1.1446
SIRAT Saving Habibmetro@work - 100 M and above - -	Six Monthly	1.1446	1.1446	1.1446
Sirat Islamic Non Resident Saving Accounts				
SIRAT Non - Resident Account - Saving - 0 to 24.99	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 25 K to 99	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 100 K to 4	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 500 K to 9	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 1 M to 9.9	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 10 M to 19	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 20 M to 29	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 30 M to 39	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 40 M to 49	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 50 M to 59	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 60 M to 69	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 70 M to 79	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 80 M to 89	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 90 M to 99	Six Monthly	1.1891	1.1891	1.1891
SIRAT Non - Resident Account - Saving - 100 M and	Six Monthly	1.1891	1.1891	1.1891

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Deposit Products	Payment Frequency	MAY 01, 2024 to MAY 31, 2024	APRIL 01, 2024 to APRIL 30, 2024	MARCH 01, 2024 to MARCH 31, 2024
Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
Sirat Pls Premium Accounts				
PLS - Premium Accounts - 0 to 4.99 M	Monthly	1.6215	1.6215	1.6215
PLS - Premium Accounts - 5 M to 24.99 M	Monthly	1.6279	1.6279	1.6279
PLS - Premium Accounts - 25 M to 49.99 M	Monthly	1.6343	1.6343	1.6343
PLS - Premium Accounts - 50 M to 99.99 M	Monthly	1.6406	1.6406	1.6406
PLS - Premium Accounts - 100 M to 199.99 M	Monthly	1.6470	1.6470	1.6470
PLS - Premium Accounts - 200 M to 399.99 M	Monthly	1.6533	1.6533	1.6533
PLS - Premium Accounts - 400 M to 599.99 M	Monthly	1.6597	1.6597	1.6597
PLS - Premium Accounts - 600 M to 799.99 M	Monthly	1.6661	1.6661	1.6661
PLS - Premium Accounts - 800 M to 0.99 B	Monthly	1.6724	1.6724	1.6724
PLS - Premium Accounts - 1.000 Billion to 1.199 Billion	Monthly	1.6788	1.6788	1.6788
PLS - Premium Accounts - 1.200 Billion to 1.399 Billion	Monthly	1.7805	1.7805	1.7805
PLS - Premium Accounts - 1.400 Billion to 1.599 Billion	Monthly	1.7869	1.7869	1.7869
PLS - Premium Accounts - 1.600 Billion to 1.799 Billion	Monthly	1.7932	1.7932	1.7932
PLS - Premium Accounts - 1.800 Billion to 1.999 Billion	Monthly	1.7996	1.7996	1.7996
PLS - Premium Accounts - Above 2 Billion	Monthly	1.8059	1.8059	1.8059
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)				
H.I.I.C. Seven Days	Maturity	1.4626	1.4626	1.4626
H.I.I.C. Fifteen Days	Maturity	1.4626	1.4626	1.4626
H.I.I.C. One Month	Maturity	1.5897	1.5897	1.5897
H.I.I.C. Three Months	Maturity	1.6215	1.6215	1.6215
H.I.I.C. Six Months	Maturity	1.6406	1.6406	1.6406
H.I.I.C. 1 year	Monthly	1.6343	1.6343	1.6343
H.I.I.C. 1 year	Quarterly	1.6533	1.6533	1.6533
H.I.I.C. 1 year	Six Monthly	1.6724	1.6724	1.6724
H.I.I.C. 1 year	Maturity	1.6915	1.6915	1.6915
H.I.I.C. 2 years	Monthly	1.2718	1.2718	1.2718
H.I.I.C. 2 years	Quarterly	1.2782	1.2782	1.2782
H.I.I.C. 2 years	Six Monthly	1.2845	1.2845	1.2845
H.I.I.C. 2 years	Maturity	1.2909	1.2909	1.2909
H.I.I.C. 3 years	Monthly	1.2782	1.2782	1.2782
H.I.I.C. 3 years	Quarterly	1.2845	1.2845	1.2845
H.I.I.C. 3 years	Six Monthly	1.2909	1.2909	1.2909
H.I.I.C. 3 years	Maturity	1.2972	1.2972	1.2972
H.I.I.C. 5 years	Monthly	1.2845	1.2845	1.2845
H.I.I.C. 5 years	Quarterly	1.2909	1.2909	1.2909
H.I.I.C. 5 years	Six Monthly	1.2972	1.2972	1.2972
H.I.I.C. 5 years	Maturity	1.3036	1.3036	1.3036
SBP Refinancing Schemes				
ILTFF 03 Years 00 To Above	Quarterly	0.3815	0.3815	0.3815
ILTFF 05 Years 00 To Above	Quarterly	0.3815	0.3815	0.3815
ILTFF 10 Years 00 To Above	Quarterly	0.3815	0.3815	0.3815
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.2544	0.2544	0.2544
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.1908	0.1908	0.1908
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.1908	0.1908	0.1908
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.2544	0.2544	0.2544