



HABIB METROPOLITAN BANK LIMITED - ISLAMIC BANKING

PROFIT RATES FOR THE MONTH OF JULY 2025

Local Currency Accounts			
Product Name		Payment Frequency	Month July 2025
SIRAT Other Saving Accounts			
SIRAT Ladies Account - Saving		Monthly	8.04%
SIRAT Habib Metro Asaan Account-Saving		Six Monthly	7.83%
SIRAT NRP Rupee Value Account RDA - Saving		Six Monthly	7.83%
SIRAT Junior Savers Account		Quarterly	8.04%
SIRAT Privilege 55+ Saving Account		Monthly	8.04%
SIRAT Savings Plus Account		Monthly	7.83%
SIRAT Saving Accounts		Six Monthly	8.04%
SIRAT Pls Premium Accounts		Monthly	7.83%
SIRAT Habibmetro@work (Gold & Platinum)		Six Monthly	7.83%
SIRAT Saving Super Salary Account		Six Monthly	7.83%
SIRAT Islamic Non Resident Saving Accounts		Six Monthly	7.83%
SIRAT Saving Account - FI / Mutual Funds		Monthly	6.18%
SIRAT Saving Account - PSE & PLC		Monthly	6.93%
SIRAT Margin & Security Deposits			
Margin Accounts		Six Monthly	0.02%
Security Deposit		Six Monthly	0.02%
Term Deposits - Habib Islamic Investment Certificate (HIIC)			
H.I.I.C. Seven Days		Maturity	6.18%
H.I.I.C. Fifteen Days		Maturity	6.18%
H.I.I.C. One month		Maturity	8.04%
H.I.I.C. Three month		Maturity	7.21%
H.I.I.C. Six month		Maturity	6.59%
H.I.I.C. 1 Year - Monthly		Monthly	8.04%
H.I.I.C 1 Year - Quarterly		Quarterly	6.59%
H.I.I.C 1 Year - Six Monthly		Six Monthly	6.80%
H.I.I.C 1 Year - Maturity		Maturity	8.12%
H.I.I.C. 2 Year - Monthly		Monthly	6.59%
H.I.I.C. 2 Year - Quarterly		Quarterly	6.59%
H.I.I.C. 2 Year - Six Monthly		Six Monthly	7.01%
H.I.I.C. 2 Year - Maturity		Maturity	7.21%
H.I.I.C. 3 Year - Monthly		Monthly	6.80%
H.I.I.C. 3 Year - Quarterly		Quarterly	7.01%
H.I.I.C. 3 Year - Six Monthly		Six Monthly	7.21%
H.I.I.C. 3 Year - Maturity		Maturity	7.42%
H.I.I.C. 5 Year - Monthly		Monthly	7.01%
H.I.I.C. 5 Year - Quarterly		Quarterly	7.21%
H.I.I.C. 5 Year - Six Monthly		Six Monthly	7.42%
H.I.I.C. 5 Year - Maturity		Maturity	7.63%
SBP Subsidized Schemes			
SBP - ILTFF - 00 To Above Amount		Quarterly	4.12%
SBP - IFFSAP - 00 To Above Amount		Quarterly	3.09%
SBP - IFWS - 00 To Above Amount		Quarterly	0.00%
SBP - ITERF - 00 To Above Amount		Quarterly	3.71%
SBP - IFFRE - 00 To Above Amount		Quarterly	3.92%