



## HABIB METROPOLITAN BANK LIMITED - ISLAMIC BANKING

**PROFIT RATES FOR THE  
MONTH OF AUGUST 2025**

<b>Local Currency Accounts</b>			
<b>Product Name</b>	<b>Payment Frequency</b>	<b>Month AUGUST 2025</b>	
<b>SIRAT Other Saving Accounts</b>			
SIRAT Ladies Account - Saving	Monthly	8.05%	
SIRAT Habib Metro Asaan Account-Saving	Six Monthly	7.85%	
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	7.85%	
SIRAT Junior Savers Account	Quarterly	8.05%	
SIRAT Privilege 55+ Saving Account	Monthly	8.05%	
<b>SIRAT Savings Plus Account</b>			
	Monthly	7.85%	
<b>SIRAT Saving Accounts</b>			
	Six Monthly	8.05%	
<b>SIRAT Pls Premium Accounts</b>			
	Monthly	7.85%	
<b>SIRAT Habibmetro@work (Gold &amp; Platinum)</b>			
	Six Monthly	7.85%	
<b>SIRAT Saving Super Salary Account</b>			
	Six Monthly	7.85%	
<b>SIRAT Islamic Non Resident Saving Accounts</b>			
	Six Monthly	7.85%	
<b>SIRAT Saving Account - FI / Mutual Funds</b>			
	Monthly	6.19%	
<b>SIRAT Saving Account - PSE &amp; PLC</b>			
	Monthly	6.31%	
<b>SIRAT Margin &amp; Security Deposits</b>			
Margin Accounts	Six Monthly	0.02%	
Security Deposit	Six Monthly	0.02%	
<b>Term Deposits - Habib Islamic Investment Certificate (HIIC)</b>			
H.I.I.C. Seven Days	Maturity	6.19%	
H.I.I.C. Fifteen Days	Maturity	6.19%	
H.I.I.C. One month	Maturity	8.05%	
H.I.I.C. Three month	Maturity	7.23%	
H.I.I.C. Six month	Maturity	6.61%	
H.I.I.C. 1 Year - Monthly	Monthly	8.05%	
H.I.I.C. 1 Year - Quarterly	Quarterly	6.61%	
H.I.I.C. 1 Year - Six Monthly	Six Monthly	6.81%	
H.I.I.C. 1 Year - Maturity	Maturity	8.13%	
H.I.I.C. 2 Year - Monthly	Monthly	6.61%	
H.I.I.C. 2 Year - Quarterly	Quarterly	6.61%	
H.I.I.C. 2 Year - Six Monthly	Six Monthly	7.02%	
H.I.I.C. 2 Year - Maturity	Maturity	7.23%	
H.I.I.C. 3 Year - Monthly	Monthly	6.81%	
H.I.I.C. 3 Year - Quarterly	Quarterly	7.02%	
H.I.I.C. 3 Year - Six Monthly	Six Monthly	7.23%	
H.I.I.C. 3 Year - Maturity	Maturity	7.43%	
H.I.I.C. 5 Year - Monthly	Monthly	7.02%	
H.I.I.C. 5 Year - Quarterly	Quarterly	7.23%	
H.I.I.C. 5 Year - Six Monthly	Six Monthly	7.43%	
H.I.I.C. 5 Year - Maturity	Maturity	7.64%	
<b>SBP Subsidized Schemes</b>			
SBP - ILTFE - 00 To Above Amount	Quarterly	4.13%	
SBP - IFFSAP - 00 To Above Amount	Quarterly	3.10%	
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%	
SBP - ITERF - 00 To Above Amount	Quarterly	3.72%	
SBP - IFFRE - 00 To Above Amount	Quarterly	3.92%	