

Local Currency Accounts		
Product Name	Payment Frequency	Month JANUARY 2026
SIRAT Other Saving Accounts		
SIRAT Ladies Saving Accounts	Monthly	6.96%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	6.96%
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	6.96%
SIRAT Junior Savers	Quarterly	6.96%
SIRAT Privilege 55+	Monthly	6.96%
SIRAT Saving Accounts		
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.01%
SIRAT - Islamic Saving Plus	Monthly	6.96%
SIRAT PIs Premium Accounts	Monthly	6.96%
SIRAT Habibmetro@work (Gold & Platinum)	Six Monthly	6.96%
SIRAT Saving Super Salary Account	Six Monthly	6.96%
SIRAT Islamic Non Resident Saving Accounts	Six Monthly	6.96%
SIRAT Saving Account - FI / Mutual Funds	Monthly	5.33%
SIRAT Saving Categories - PSE & PLC	Monthly	5.50%
SIRAT Margin & Security Deposits		
Margin Accounts	Six Monthly	0.02%
Security Deposits	Six Monthly	0.02%
Term Deposits - Habib Islamic Investment Certificate (HIIC)		
H.I.I.C. Seven Days	Maturity	5.33%
H.I.I.C. Fifteen Days	Maturity	5.33%
H.I.I.C. One month	Maturity	5.87%
H.I.I.C. Three month	Maturity	5.92%
H.I.I.C. Six month	Maturity	5.97%
H.I.I.C. 1 Year - Monthly	Monthly	7.04%
H.I.I.C. 1 Year - Quarterly	Quarterly	7.09%
H.I.I.C. 1 Year - Six Monthly	Six Monthly	7.15%
H.I.I.C. 1 Year - Maturity	Maturity	7.20%
H.I.I.C. 2 Year - Monthly	Monthly	6.13%
H.I.I.C. 2 Year - Quarterly	Quarterly	6.13%
H.I.I.C. 2 Year - Six Monthly	Six Monthly	6.24%
H.I.I.C. 2 Year - Maturity	Maturity	6.29%
H.I.I.C. 3 Year - Monthly	Monthly	6.29%
H.I.I.C. 3 Year - Quarterly	Quarterly	6.35%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	6.40%
H.I.I.C. 3 Year - Maturity	Maturity	6.45%
H.I.I.C. 5 Year - Monthly	Monthly	6.45%
H.I.I.C. 5 Year - Quarterly	Quarterly	6.51%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	6.56%
H.I.I.C. 5 Year - Maturity	Maturity	6.61%
SBP Subsidized Schemes		
SBP - ILTFF - 00 To Above Amount	Quarterly	1.97%
SBP - IFFSAP - 00 To Above Amount	Quarterly	1.60%
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%
SBP - ITERF - 00 To Above Amount	Quarterly	1.60%
SBP - IFFRE - 00 To Above Amount	Quarterly	1.60%