

Indicative Profit Rates on Savings & Fixed Deposit Schemes

Savings Schemes (w.e.f February 01, 2023)		Rate (Per Annum)		
Treasurer's Call Account		15.50%		
Saving Bank Deposits		15.50%		
Monthly Profit Plan Account		15.50%		
Enhanced Savings Account		15.50%		
AL Habib Monthly Saver Account		15.60%		
AL Habib Woman Account		15.50%		
AL Habib Woman Digital Account		15.50%		
AL Habib Senior Citizens' Account		15.75%		
Pensioner's Saving Account		15.75%		
Armed Forces Pensioner Savings Account		15.75%		
AL Habib Digital Account		15.50%		
AL Habib Asaan Digital Account		15.50%		
AL Habib Asaan Account		15.50%		
AL Habib Asaan Remittance Account		15.50%		
AL Habib Woman Asaan Account		15.50%		
AL Habib Woman Asaan Digital Account		15.50%		
AL Habib Remit Account		15.50%		
AL Habib Remit Digital Account		15.50%		
AL Habib Young Savers Account:				
Upto Rs. 500,000		15.75%		
Over Rs. 500,000		15.50%		
Fixed Deposit Schemes (w.e.f March 08, 2023)		Rate (Per Annum)		
Special Notice Deposits (7 Days & 30 Days)				
AL Habib Zamanat Account		18.50%		
AL Habib Salana Munafa Account		19.25%		
AL Habib Mahana Munafa Account				
1 Year		19.00%		
2 Years		16.00%		
3 Years		14.00%		
4 Years		14.00%		
5 Years		13.00%		
AL Habib Special Saver Certificate:				
First Year		14.00%		
Second Year		14.00%		
Third Year		14.00%		
Fixed Term Deposits				
1 Month		18.50%		
3 Months		18.50%		
6 Months		18.75%		
1 Year		19.25%		
2 Years		16.10%		
3 Years		14.10%		
4 Years		14.10%		
5 Years		13.10%		
FCY Fixed Deposits		USD	GBP	EURO
7 days		0.10%	0.10%	0.10%
1 Month		0.10%	0.10%	0.10%
3 Months		0.10%	0.10%	0.10%
6 Months		0.10%	0.10%	0.10%
12 Months		0.10%	0.10%	0.10%
Foreign Currency Account		Rate (Per Annum)		
AL Habib Foreign Currency Saver Account		USD	GBP	EURO
Below 5,000.00		0.10%	0.10%	0.10%
From 5,000 to 9,999.99		0.25%	0.10%	0.10%
From 10,000 to 24,999.99		0.35%	0.10%	0.10%
From 25,000.00 to 99,999.99		0.50%	0.10%	0.10%
100,000 & Above		0.75%	0.10%	0.10%
AL Habib Roshan Digital Account		Rate (Per Annum)		
AL Habib Roshan Digital Savings Account (PKR)		15.50%		
AL Habib Roshan Digital FCY Account		USD	GBP	EURO
Below 5,000.00		0.10%	0.10%	0.10%
From 5,000 to 9,999.99		0.25%	0.10%	0.10%
From 10,000 to 24,999.99		0.35%	0.10%	0.10%
From 25,000.00 to 99,999.99		0.50%	0.10%	0.10%
100,000 & Above		0.75%	0.10%	0.10%

- The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of the State Bank of Pakistan.
- The profit calculated will be based on simple annualized rate of expected return.
- Profit on PKR saving accounts will be calculated on monthly average balance and on FCY saving accounts will be calculated on monthly minimum balance.
- For PKR and FCY transactional accounts, the rates will be effective for the entire calendar month.
- For Term Deposit, the applicable profit rates will be the rate at which the deposit is booked. (Except Zamanat Account)