SINDH BANK ISLAMIC BANKING

Weightages & Declared Profit Rates

Local Currency Deposits

Weightages, Profit Sharing Ratio (PSR) and Profit Rates on Sa'adat Modaraba based products

For the Year 2022

Product	Profit Payment Frequency	Weightages:												Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account																									
Less than 10,000		0.6116	0.5922	0.5541	0.5807	0.5787	0.5927	0.5864	0.2329	0.2254	0.2329	0.2260	0.2336	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Rs. 10,000 to 100,000		0.7117	0.6891	0.6448	0.6758	0.6734	0.6897	0.6823	0.2710	0.2623	0.2710	0.2630	0.2718	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20
Rs. 100,001 to 500,000		0.7450	0.7214	0.6750	0.7074	0.7049	0.7221	0.7143	0.2837	0.2746	0.2837	0.2753	0.2845	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35
Rs. 500,001 to 1,000,000		0.7784	0.7537	0.7052	0.7391	0.7365	0.7544	0.7460	0.2964	0.2869	0.2964	0.2877	0.2973	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
Rs.1,000,001 to 5,000,000	Six Monthly	0.8451	0.8183	0.7656	0.8025	0.7996	0.8191	0.8103	0.3219	0.3115	0.3219	0.3123	0.3227	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
Rs. 5,000,001 to 10,000,000		0.9452	0.9152	0.8563	0.8975	0.8943	0.9161	0.9062	0.3600	0.3484	0.3600	0.3493	0.3610	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		1.0008	0.9690	0.9067	0.9503	0.9469	0.9700	0.9595	0.3811	0.3689	0.3811	0.3699	0.3822	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Rs.20,00,001 to 25,000,000		1.0342	1.0013	0.9369	0.9820	0.9785	1.0023	0.9915	0.3939	0.3811	0.3939	0.3822	0.3949	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rs. 25,00,000 to 50,000,000		1.0786	1.0444	0.9772	1.0242	1.0206	1.0454	1.0342	0.4108	0.3975	0.4108	0.3986	0.4119	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85
Rs. 50,000,000 & above		1.1120	1.0766	1.0074	1.0559	1.0521	1.0777	1.0662	0.4235	0.4098	0.4235	0.4110	0.4247	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Saadat Mohtarma Saving	Six Monthly					0.5773	0.5927	0.5864	0.2329	0.2254	0.2329	0.2260	0.2336					0.00	0.00	0.00	0.00	2.75	2.75	2.75	2.75
Saadat Mohtarma Daily Product																									
Up to Rs.500,000						0.8400	0.8400	0.8400	0.2361	0.3279	0.3388	0.3288	0.3397					0.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00
Rs. 500,001 to 2,000,000	Monthly					0.8415	0.8415	0.8415	0.2420	0.3361	0.3473	0.3370	0.3482					0.00	0.00	4.10	4.10	4.10	4.10	4.10	4.10
Rs. 2,000,001 to 5,000,000						0.8925	0.8925	0.8925	0.2475	0.3443	0.3557	0.3452	0.3567					0.00	0.00	4.20	4.20	4.20	4.20	4.20	4.20
Rs. 5,000,001 and above						0.8950	0.8950	0.9350	0.2575	0.3566	0.3684	0.3575	0.3695					0.00	0.00	4.35	4.35	4.35	4.35	4.35	4.35
Saadat Asaan Saving Account	Six Monthly	0.6116	0.5922	0.5541	0.5807	0.5787	0.5928	0.5928	0.2329	0.2254	0.2329	0.2260	0.2336	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Saadat Daily Product Account																									
Less than 500,000		0.6672	0.6460	0.6045	0.6335	0.6313	0.6466	0.6397	0.2541	0.2459	0.2541	0.2466	0.2548	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Rs. 500,001 to 1,000,000		0.7562	0.7321	0.6851	0.7180	0.7154	0.7329	0.7250	0.2880	0.2787	0.2880	0.2795	0.2888	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40
Rs. 1,000,001 to 5,000,000		0.8896	0.8613	0.8059	0.8447	0.8417	0.8622	0.8529	0.3388	0.3279	0.3388	0.3288	0.3397	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Rs. 5,000,001 to 10,000,000	Monthly	0.9452	0.9152	0.8563	0.8975	0.8943	0.9161	0.9062	0.3600	0.3484	0.3600	0.3493	0.3610	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		1.0008	0.9690	0.9067	0.9503	0.9469	0.9700	0.9595	0.3811	0.3689	0.3811	0.3699	0.3822	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Rs. 20,000,001 to 25,000,000		1.0564	1.0228	0.9571	1.0031	0.9995	1.0238	1.0128	0.4023	0.3893	0.4023	0.3904	0.4034	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Rs. 25,000,001 to 50,000,000		1.1120	1.0767	1.0074	1.0559	1.0521	1.0777	1.0662	0.4235	0.4098	0.4235	0.4110	0.4247	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Rs. 50,000,001 & above		1.1676	1.1305	1.0578	1.1087	1.1048	1.1316	1.1195	0.4447	0.4303	0.4447	0.4315	0.4459	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
Saadat Business Account	Six Monthly	0.2335	0.2261	0.2116	0.2217	0.2209	0.2263	0.2239	0.0889	0.0861	0.0889	0.0863	0.0892	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05
1-Month	On Maturity	1.1676	1.1305	1.0578	1.0578	1.1047	1.1316	1.1195	0.4447	0.4303	0.4447	0.4315	0.4459	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
3-Months	On Maturity	1.2232	1.1843	1.1082	1.1615	1.1574	1.1855	1.1728	0.4658	0.4508	0.4658	0.4521	0.4671	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
6-Months	On Maturity	1.2788	1.2381	1.1585	1.1585	1.2099	1.2394	1.2261	0.4870	0.4713	0.4870	0.4726	0.4884	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
One Year	Monthly	1.3344	1.3673	1.2089	1.2671	1.2671	1.2933	1.2794	0.4830	0.4918	0.4845	0.4686	0.4845	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
	On Maturity	1.4122	1.2920	1.2794	1.3410	1.3410	1.3687	1.3540	0.5119	0.5205	0.5101	0.4955	0.5125	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35
Saadat Mohtarma Term Deposits																									
1-Month	On Maturity					1.1559	1.1559	1.1728	0.3125	0.4508	0.4658	0.4521	0.4671					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3-Months	On Maturity					1.2660	1.2660	1.2660	0.3258	0.4918	0.5082	0.4932	0.5096					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6-Months	On Maturity					1.3380	1.3380	1.3380	0.3427	0.5123	0.5294	0.5137	0.5308					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
One Year	On Monthly					1.3500	1.3420	1.3420	0.3589	0.5328	0.5505	0.5075	0.5075					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
One Year	On Maturity					1.3420												0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Margin Account	Six Monthly												0.0005										0.02	0.02	0.02
Profit Sharing Ratio	RabbulMal	65.00%	65.00%	65.00%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
	Mudarib	35.00%	35.00%	35.00%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%

For the Year 2023

Product	Profit Payment Frequency	Weightages:												Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account																									
Less than 10,000		0.2336	0.2110	0.2336	0.2260	0.2336	0.2260	0.2336	0.2336	0.2260	0.2336	0.2260	0.2336	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Rs. 10,000 to 100,000		0.2718	0.2455	0.2718	0.2630	0.2718	0.2630	0.2718	0.2718	0.2630	0.2718	0.2630	0.2718	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20
Rs. 100,001 to 500,000		0.2845	0.2570	0.2845	0.2753	0.2845	0.2753	0.2845	0.2845	0.2753	0.2845	0.2753	0.2845	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35
Rs. 500,001 to 1,000,000		0.2973	0.2685	0.2973	0.2877	0.2973	0.2877	0.2973	0.2973	0.2877	0.2973	0.2877	0.2973	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
Rs.1,000,001 to 5,000,000	**Six Monthly**	0.3227	0.2915	0.3227	0.3123	0.3227	0.3123	0.3227	0.3227	0.3123	0.3227	0.3123	0.3227	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
Rs. 5,000,001 to 10,000,000		0.3610	0.3260	0.3610	0.3493	0.3610	0.3493	0.3610	0.3610	0.3493	0.3610	0.3493	0.3610	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		0.3822	0.3452	0.3822	0.3699	0.3822	0.3699	0.3822	0.3822	0.3699	0.3822	0.3699	0.3822	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Rs.20,00,001 to 25,000,000		0.3949	0.3567	0.3949	0.3822	0.3949	0.3822	0.3949	0.3949	0.3822	0.3949	0.3822	0.3949	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65
Rs. 25,00,000 to 50,000,000		0.4119	0.3721	0.4119	0.3986	0.4119	0.3986	0.4119	0.4119	0.3986	0.4119	0.3986	0.4119	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85
Rs. 50,000,000 & above		0.4247	0.3836	0.4247	0.4110	0.4247	0.4110	0.4247	0.4247	0.4110	0.4247	0.4110	0.4247	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Saadat Mohtarma Saving	**Six Monthly**	0.2336	0.2110	0.2336	0.2260	0.2336	0.2260	0.2336	0.2336	0.2260	0.2336	0.2260	0.2336	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Saadat Mohtarma Daily Product																									
Up to Rs.500,000		0.3397	0.3068	0.3397	0.3288	0.3397	0.3288	0.3397	0.3397	0.3288	0.3397	0.3288	0.3397	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Rs. 500,001 to 2,000,000	**Monthly**	0.3482	0.3145	0.3482	0.3370	0.3482	0.3370	0.3482	0.3482	0.3370	0.3482	0.3370	0.3482	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10
Rs. 2,000,001 to 5,000,000		0.3567	0.3222	0.3567	0.3452	0.3567	0.3452	0.3567	0.3567	0.3452	0.3567	0.3452	0.3567	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20
Rs. 5,000,001 and above		0.3695	0.3337	0.3695	0.3575	0.3695	0.3575	0.3695	0.3695	0.3575	0.3695	0.3575	0.3695	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35
Saadat Asaan Saving Account	**Six Monthly**	0.2336	0.2110	0.2336	0.2260	0.2336	0.2260	0.2336	0.2336	0.2260	0.2336	0.2260	0.2336	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Saadat Daily Product Account																									
Less than 500,000		0.2548	0.2301	0.2548	0.2466	0.2548	0.2466	0.2548	0.2548	0.2466	0.2548	0.2466	0.2548	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Rs. 500,001 to 1,000,000		0.2888	0.2608	0.2888	0.2795	0.2888	0.2795	0.2888	0.2888	0.2795	0.2888	0.2795	0.2888	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40
Rs. 1,000,001 to 5,000,000		0.3397	0.3068	0.3397	0.3288	0.3397	0.3288	0.3397	0.3397	0.3288	0.3397	0.3288	0.3397	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Rs. 5,000,001 to 10,000,000	**Monthly**	0.3610	0.3260	0.3610	0.3493	0.3610	0.3493	0.3610	0.3610	0.3493	0.3610	0.3493	0.3610	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		0.3822	0.3452	0.3822	0.3699	0.3822	0.3699	0.3822	0.3822	0.3699	0.3822	0.3699	0.3822	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Rs. 20,000,001 to 25,000,000		0.4034	0.3644	0.4034	0.3904	0.4034	0.3904	0.4034	0.4034	0.3904	0.4034	0.3904	0.4034	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Rs. 25,000,001 to 50,000,000		0.4247	0.3836	0.4247	0.4110	0.4247	0.4110	0.4247	0.4247	0.4110	0.4247	0.4110	0.4247	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Rs. 50,000,001 & above		0.4459	0.4027	0.4459	0.4315	0.4459	0.4315	0.4459	0.4459	0.4315	0.4459	0.4315	0.4459	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
Saadat Business Account	**Six Monthly**	0.0892	0.0805	0.0892	0.0863	0.0892	0.0863	0.0892	0.0892	0.0863	0.0892	0.0863	0.0892	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05
																			0.00						
1-Month	**On Maturity**	0.4459	0.4030	0.4459	0.4315	0.4459	0.4315	0.4459	0.4459	0.4315	0.4459	0.4315	0.4459	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
3-Months	**On Maturity**	0.4671	0.4221	0.4671	0.4521	0.4671	0.4521	0.4671	0.4671	0.4521	0.4671	0.4521	0.4671	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
6-Months	**On Maturity**	0.4884	0.4411	0.4884	0.4726	0.4884	0.4726	0.4884	0.4884	0.4726	0.4884	0.4726	0.4884	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
																							0.00	0.00	0.00
One Year	**Monthly**	0.4845	0.4375	0.4845	0.4686	0.4845	0.4686	0.4845	0.4845	0.4686	0.4686	0.4686	0.4686	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
	On Maturity	0.5101	0.4632	0.5125	0.4955	0.5101	0.4955	0.5125	0.5125	0.4955	0.5125	0.4955	0.5125	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35
Saadat Mohtarma Term Deposits																									
1-Month	**On Maturity**	0.4671	0.4219	0.4671	0.4521	0.4671	0.4521	0.4671	0.4671	0.4521	0.4671	0.4521	0.4671	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
3-Months	**On Maturity**	0.5096	0.4603	0.5096	0.4932	0.5096	0.4932	0.5096	0.5096	0.4932	0.5096	0.4932	0.5096	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
6-Months	**On Maturity**	0.5308	0.4795	0.5308	0.5137	0.5308	0.5137	0.5308	0.5308	0.5137	0.5308	0.5137	0.5308	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25
One Year	**On Maturity**	0.5075	0.4750	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
Margin Account	**Six Monthly**	0.0005	0.0012	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Profit Sharing Ratio	RabbulMal	65.00%	65.00%	65.00%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
	Mudarib	35.00%	35.00%	35.00%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%

For the Year 2024

Product	Profit Payment Frequency	Weightages:												Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account																									
Less than 10,000	Six Monthly	0.2329	0.2185	0.2332	0.2260	0.1609	0.1609	0.1609	0.1609	0.5682	0.5758	0.5720	0.5606	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	
Rs. 10,000 to 100,000		0.2718	0.2542	0.2718	0.2630	0.1872	0.1872	0.1872	0.1872	0.6612	0.6700	0.6656	0.6524	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	
Rs. 100,001 to 500,000		0.2845	0.2662	0.2845	0.2753	0.1960	0.1960	0.1960	0.1960	0.6922	0.7014	0.6968	0.6830	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	
Rs. 500,001 to 1,000,000		0.2973	0.2781	0.2973	0.2877	0.2048	0.2048	0.2048	0.2048	0.7232	0.7328	0.7280	0.7135	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	
Rs.1,000,001 to 5,000,000		0.3227	0.3019	0.3227	0.3123	0.2224	0.2224	0.2224	0.2224	0.7852	0.7956	0.7904	0.7747	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	
Rs. 5,000,001 to 10,000,000		0.3610	0.3377	0.3610	0.3493	0.2487	0.2487	0.2487	0.2487	0.8782	0.8898	0.8839	0.8664	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	
Rs. 10,000,001 to 20,000,000		0.3822	0.3575	0.3822	0.3699	0.2633	0.2633	0.2633	0.2633	0.9298	0.9422	0.9359	0.9174	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	
Rs.20,00,001 to 25,000,000		0.3949	0.3695	0.3949	0.3822	0.2721	0.2721	0.2721	0.2721	0.9608	0.9736	0.9671	0.9480	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	
Rs. 25,00,000 to 50,000,000		0.4119	0.3853	0.4119	0.3986	0.2838	0.2838	0.2838	0.2838	1.0021	1.0154	1.0087	0.9888	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	
Rs. 50,000,000 & above		0.4247	0.3973	0.4247	0.4110	0.2926	0.2926	0.2926	0.2926	1.0331	1.0469	1.0399	1.0194	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Saadat Mohtarma Saving	Six Monthly	0.2336	0.2185	0.2332	0.2260	0.1609	0.1609	0.1609	0.1609	0.5682	0.5758	0.5720	0.5606	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	
Saadat Mohtarma Daily Product																									
Up to Rs.500,000	Monthly	0.3397	0.3178	0.3397	0.3288	0.2341	0.2341	0.2341	0.2341	0.8265	0.8375	0.8319	0.8155	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Rs. 500,001 to 2,000,000		0.3482	0.3258	0.3482	0.3370	0.2399	0.2399	0.2399	0.2399	0.8472	0.8584	0.8527	0.8359	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	
Rs. 2,000,001 to 5,000,000		0.3567	0.3337	0.3567	0.3452	0.2458	0.2458	0.2458	0.2458	0.8678	0.8794	0.8735	0.8563	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	
Rs. 5,000,001 and above		0.3695	0.3456	0.3695	0.3575	0.2545	0.2545	0.2545	0.2545	0.8988	0.9108	0.9047	0.8868	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	
Saadat Asaan Saving Account	Six Monthly	0.2336	0.2185	0.2332	0.2260	0.1609	0.1609	0.1609	0.1609	0.5682	0.5758	0.5720	0.5606	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	
Saadat Daily Product Account																									
Less than 500,000	Monthly	0.2548	0.2384	0.2548	0.2466	0.1755	0.1755	0.1755	0.1755	0.6199	0.6281	0.6240	0.6116	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
Rs. 500,001 to 1,000,000		0.2888	0.2701	0.2888	0.2795	0.1989	0.1989	0.1989	0.1989	0.7025	0.7119	0.7072	0.6932	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	
Rs. 1,000,001 to 5,000,000		0.3397	0.3178	0.3397	0.3288	0.2341	0.2341	0.2341	0.2341	0.8265	0.8375	0.8319	0.8155	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Rs. 5,000,001 to 10,000,000		0.3610	0.3377	0.3610	0.3493	0.2487	0.2487	0.2487	0.2487	0.8782	0.8898	0.8839	0.8664	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	
Rs. 10,000,001 to 20,000,000		0.3822	0.3575	0.3822	0.3699	0.2633	0.2633	0.2633	0.2633	0.9298	0.9422	0.9359	0.9174	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	
Rs. 20,000,001 to 25,000,000		0.4034	0.3774	0.4034	0.3904	0.2779	0.2779	0.2779	0.2779	0.9815	0.9945	0.9879	0.9684	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	
Rs. 25,000,001 to 50,000,000		0.4247	0.3973	0.4247	0.4110	0.2926	0.2926	0.2926	0.2926	1.0331	1.0469	1.0399	1.0194	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Rs. 50,000,001 & above		0.4459	0.4171	0.4459	0.4315	0.3072	0.3072	0.3072	0.3072	1.0848	1.0992	1.0919	1.0703	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	
Saadat Business Account	Six Monthly	0.0892	0.0834	0.0892	0.0863	0.0614	0.0614	0.0614	0.0614	0.2170	0.2198	0.2184	0.2141	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	
Saadat Term Deposit																									
1-Month	On Maturity	0.4459	0.4171	0.4459	0.4315	0.3072	0.3072	0.3072	0.3072	1.0848	1.0992	1.0919	1.0703	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	
3-Months	On Maturity	0.4671	0.4370	0.4671	0.4518	0.3218	0.3218	0.3218	0.3218	1.1364	1.1515	1.1439	1.1213	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	
6-Months	On Maturity	0.4884	0.4568	0.4884	0.4726	0.3365	0.3365	0.3365	0.3365	1.1881	1.2039	1.1959	1.1723	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	
One Year	Monthly	0.4845	0.4767	0.4842	0.4682	0.3511	0.3300	0.3300	0.3300	1.2398	1.2562	1.2479	1.2232	6.00	6.00	6.00	6.06	6.00	6.00	6.00	6.00	6.00	6.38	6.38	
	On Maturity	0.5125	0.5045	0.5125	0.4958	0.3716	0.3493	0.3493	0.3493	1.3121	1.3295	1.3207	1.2946	6.35	6.35	6.35	6.42	6.35	6.35	6.35	6.35	6.75	6.75		
Saadat Mohtarma Term Deposits																									
1-Month	On Maturity	0.4671	0.4370	0.4671	0.4521	0.3218	0.3218	0.3218	0.3218	1.1364	1.1515	1.1439	1.1213	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	
3-Months	On Maturity	0.5096	0.4767	0.5096	0.4932	0.3511	0.3511	0.3511	0.3511	1.2398	1.2562	1.2479	1.2232	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	
6-Months	On Maturity	0.5308	0.4966	0.5308	0.5137	0.3657	0.3657	0.3657	0.3657	1.2914	1.3086	1.2999	1.2742	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	
One Year	On Maturity	0.5075	0.5075	0.5075	0.5075	0.3803	0.3575	0.3575	0.3575	1.3431	1.3609	1.3519	1.3252	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	
Margin Account	Six Monthly	0.0005	0.0005	0.0005	0.0005	0.0012	0.0012	0.0012	0.0012	0.0041	0.0042	0.0042	0.0041	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	
Profit Sharing Ratio	RabbulMal	65.00%	65.00%	65.00%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65%	65%	65%	65%	65%	65%	65%	65%	65%	
	Mudarib	35.00%	35.00%	35.00%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35%	35%	35%	35%	35%	35%	35%	35%	35%	

For the Year 2025

Product	Profit Payment Frequency	Weightages:												Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account																									
Less than 10,000	Six Monthly	0.5594																							
Rs. 10,000 to 100,000		0.6510																							
Rs. 100,001 to 500,000		0.6815																							
Rs. 500,001 to 1,000,000		0.7120																							
Rs.1,000,001 to 5,000,000		0.7730																							
Rs. 5,000,001 to 10,000,000		0.8646																							
Rs. 10,000,001 to 20,000,000		0.9154																							
Rs.20,00,001 to 25,000,000		0.9459																							
Rs. 25,00,000 to 50,000,000		0.9866																							
Rs. 50,000,000 & above		1.0171																							
Saadat Mohtarma Saving	Six Monthly	0.5594																							
Saadat Mohtarma Daily Product																									
Up to Rs.500,000	Monthly	0.8137																							
Rs. 500,001 to 2,000,000		0.8340																							
Rs. 2,000,001 to 5,000,000		0.8544																							
Rs. 5,000,001 and above		0.8849																							
Saadat Asaan Saving Account	Six Monthly	0.5594																							
Saadat Daily Product Account																									
Less than 500,000	Monthly	0.6103																							
Rs. 500,001 to 1,000,000		0.6916																							
Rs. 1,000,001 to 5,000,000		0.8137																							
Rs. 5,000,001 to 10,000,000		0.8646																							
Rs. 10,000,001 to 20,000,000		0.9154																							
Rs. 20,000,001 to 25,000,000		0.9663																							
Rs. 25,000,001 to 50,000,000		1.0171																							
Rs. 50,000,001 & above		1.0680																							
Saadat Business Account	Six Monthly	0.2136																							
Saadat Term Deposit																									
1-Month	On Maturity	1.0680																							
3-Months	On Maturity	1.1188																							
6-Months	On Maturity	1.1697																							
One Year	Monthly	1.2205																							
	On Maturity	1.2917																							

Saadat Mohtarma Term Deposits		
1-Month	**On Maturity**	1.1188
3-Months	**On Maturity**	1.2205
6-Months	**On Maturity**	1.2714
One Year	**On Maturity**	1.3223
Margin Account	**Six Monthly**	0.0041
Profit Sharing Ratio	RabbulMal	65.00%
	Mudarib	35.00%