



SINDH BANK ISLAMIC BANKING
Weights & Declared Profit Rates
Local Currency Deposits

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

For the Year 2022

Product	Profit Payment Frequency	Weights:												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
Sadaat																									
Sadaat Account																									
Less than 10,000																									
Rs. 10,000 to 100,000																									
Rs. 100,001 to 500,000																									
Rs. 500,001 to 1,000,000																									
Rs. 1,000,001 to 5,000,000																									
Rs. 5,000,001 to 10,000,000																									
Rs. 10,000,001 to 20,000,000																									
Rs. 20,000,001 to 25,000,000																									
Rs. 25,000,001 to 50,000,000																									
Rs. 50,000,001 & above																									
Six Monthly																									
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 2.75 2.75																									
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 3.20 3.20																									
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 3.35 3.35																									
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 3.50 3.50																									
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 3.80 3.80																									
0.9452 0.9152 0.8563 0.8975 0.8943 0.9161 0.9062 0.3600 0.3494 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 4.25 4.25																									
1.0006 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 4.50 4.50																									
1.0342 1.0013 0.9369 0.9820 0.9765 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 0.00 0.00																									
1.0786 1.0444 0.9772 1.0242 1.0206 1.0454 1.0342 0.4106 0.3975 0.4106 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 4.85 4.85																									
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 5.00 5.00																									
Sadaat Mobatara 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 0.00 2.75 2.75 2.75 2.75 2.75 2.75																									
Sadaat Business Product																									
Sadaat Business Product Account																									
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Monthly																									
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																									
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																									
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																									
0.8950 0.8950 0.8950 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																									
Sadaat Aasaan Saving Account																									
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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 2.75 2.75																									
Sadaat Term Deposits																									
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Rs. 20,000,001 to 25,000,000																									
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Monthly																									
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 3.00 3.00																									
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 3.40 3.40																									
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 4.00 4.00																									
0.9452 0.9152 0.8563 0.8975 0.8943 0.9161 0.9062 0.3600 0.3494 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 4.25 4.25																									
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 4.50 4.50																									
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 4.75 4.75																									
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 5.00 5.00																									
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 5.25 5.25																									
Sadaat Business Account																									
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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 1.05 1.05																									
Profit Sharing Ratio																									
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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 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 5.50 5.50																									
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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 5.75 5.75																									
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On Maturity																									
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 6.00 6.00																									
Sadaat Mobatara Term Deposits																									
1-Month																									
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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																									
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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																									
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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																									
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1.3420 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00																									

Margin Account																									
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