

## SINDH BANK ISLAMIC BANKING

### Declared Profit Rates For the month of \_\_\_\_\_, 2022

Product	Profit Payment Frequency	Declared Profit Rate % p.a.	Expected Profit on Rs.1,000/- (for 30 days)*	
<b>Sa'adat Saving Account</b>				
Less than 10,000	<b>Six Monthly</b>	2.75%	2.26	
Rs. 10,000 to 100,000		3.20%	2.63	
Rs. 100,001 to 500,000		3.35%	2.75	
Rs. 500,001 to 1,000,000		3.50%	2.88	
Rs.1,000,001 to 5,000,000		3.80%	3.12	
Rs. 5,000,001 to 10,000,000		4.25%	3.49	
Rs. 10,000,001 to 20,000,000		4.50%	3.70	
Rs.20,00,001 to 25,000,000		4.65%	3.82	
Rs. 25,00,000 to 50,000,000		4.85%	3.99	
Rs. 50,000,000 & above		5.00%	4.11	
<b>Asaan Saving Account</b>	<b>Six Monthly</b>	<b>2.75%</b>	<b>2.26</b>	
<b>Sa'adat Daily Product Account</b>				
Less than 500,000	<b>Monthly</b>	<b>3.00%</b>	<b>2.47</b>	
Rs. 500,001 to 1,000,000		<b>3.40%</b>	<b>2.79</b>	
Rs. 1,000,001 to 5,000,000		<b>4.00%</b>	<b>3.29</b>	
Rs. 5,000,001 to 10,000,000		<b>4.25%</b>	<b>3.49</b>	
Rs. 10,000,001 to 20,000,000		<b>4.50%</b>	<b>3.70</b>	
Rs. 20,000,001 to 25,000,000		<b>4.75%</b>	<b>3.90</b>	
Rs. 25,000,001 to 50,000,000		<b>5.00%</b>	<b>4.11</b>	
Rs. 50,000,001 & Above		<b>5.25%</b>	<b>4.32</b>	
<b>PKR Sa'adat Business Account</b>	<b>Six Monthly</b>	<b>1.05%</b>	<b>0.86</b>	
<b>7 Days Short Notice Deposit</b>	<b>At Monthly</b>	<b>Rate not declared</b>		
<b>30 Days Short Notice</b>	<b>At Monthly</b>	<b>Rate not declared</b>		
<b>1 Month Term Deposit</b>	<b>At Monthly</b>	<b>5.25%</b>	<b>4.38</b>	
<b>3 Months Term Deposit</b>	<b>At Monthly</b>	<b>5.50%</b>	<b>13.75</b>	
<b>6 Months Term Deposit</b>	<b>At Monthly</b>	<b>5.75%</b>	<b>28.75</b>	
<b>One Year Term Deposit</b>	<b>Monthly</b>	<b>6.00%</b>	<b>5.00</b>	
	<b>At Monthly</b>	<b>6.35%</b>	<b>5.29</b>	
<b>Sa'adat Mohtarma Saving Account</b>	<b>Six Monthly</b>	<b>2.75%</b>	<b>2.26</b>	
<b>Sa'adat Mohtarma Daily Product Account</b>				
Up to Rs. 500,000	<b>Monthly</b>	<b>4.00%</b>	<b>3.29</b>	
From Rs. 500,001 to Rs. 2,000,000		<b>4.10%</b>	<b>3.37</b>	
From Rs. 2,000,001 to Rs. 5,000,000		<b>4.20%</b>	<b>3.45</b>	
From Rs. 5,000,001 & above		<b>4.35%</b>	<b>3.58</b>	
<b>Sa'adat Mohtarma Term Deposit</b>				
<b>1 Month</b>	<b>At Maturity</b>	<b>5.50%</b>	<b>4.58</b>	
<b>3Month</b>		<b>6.00%</b>	<b>15.00</b>	
<b>6 Month</b>		<b>6.25%</b>	<b>31.25</b>	
<b>12 Month</b>		<b>6.50%</b>	<b>5.42</b>	
<b>FCY</b>	<b>Product</b>	<b>Profit Payment Frequency</b>	<b>Declared Profit Rate % p.a.</b>	<b>Expected Profit for each 5,000/- FC Unit **</b>
	<b>USD, Euro &amp; GBP Saving Account</b>	<b>Six Monthly</b>	<b>0.02%</b>	<b>0.08</b>

\*Expected Profit amount calculated above on each Rs.1,000/- is without Withholding Tax and Zakat, if applicable

\*\* Expected Profit amount for 5,000 of FC Units is without Withholding Tax

No. of days taken 365 for a year