

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 2019

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	Six Monthly	Less than 10,000	0.2930	0.3030	0.3355	0.3288	0.3397	0.3288	0.3397	0.3440	0.3329	0.3440	0.3329	0.3440	3.45	3.95	3.95	4.00	4.00	4.00	4.00	4.05	4.05	4.05	4.05	4.05
Rs. 10,000 to 100,000		0.3039	0.3128	0.3465	0.3493	0.3610	0.3493	0.3610	0.3652	0.3534	0.3652	0.3534	0.3652	3.58	4.08	4.08	4.25	4.25	4.25	4.25	4.30	4.30	4.3	4.30	4.30	
Rs. 100,001 to 500,000		0.3190	0.3265	0.3618	0.3534	0.3652	0.3534	0.3652	0.3695	0.3575	0.3695	0.3575	0.3695	3.76	4.26	4.26	4.30	4.30	4.30	4.30	4.35	4.35	4.35	4.35	4.35	
Rs. 500,001 to 1,000,000		0.3426	0.3478	0.3847	0.3781	0.3907	0.3781	0.3907	0.3949	0.3822	0.3949	0.3822	0.3949	4.03	4.53	4.53	4.60	4.60	4.60	4.60	4.65	4.65	4.65	4.65	4.65	
Rs. 1,000,001 to 5,000,000		0.3662	0.3691	0.4085	0.4110	0.4247	0.4110	0.4247	0.4289	0.4151	0.4289	0.4151	0.4289	4.31	4.81	4.81	5.00	5.00	5.00	5.00	5.05	5.05	5.05	5.05	5.05	
Rs. 5,000,001 to 10,000,000		0.4111	0.4096	0.4535	0.4521	0.4671	0.4521	0.4671	0.4714	0.4562	0.4714	0.4562	0.4714	4.84	5.34	5.34	5.50	5.50	5.50	5.50	5.55	5.55	5.55	5.55	5.55	
Rs. 10,000,001 to 20,000,000		0.4347	0.4310	0.4773	0.4726	0.4884	0.4726	0.4884	0.4926	0.4767	0.4926	0.4767	0.4926	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.80	5.80	5.8	5.80	5.80	
Rs. 20,000,001 to 25,000,000		0.4583	0.4523	0.5011	0.4932	0.5096	0.4932	0.5096	0.5138	0.4973	0.5138	0.4973	0.5138	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
Rs. 25,000,000 to 50,000,000		0.4819	0.4736	0.5240	0.5137	0.5308	0.5137	0.5308	0.5351	0.5178	0.5351	0.5178	0.5351	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
Rs. 50,000,000 & above		0.5055	0.4949	0.5478	0.5342	0.5521	0.5342	0.5521	0.5563	0.5384	0.5563	0.5384	0.5563	5.95	6.45	6.45	6.50	6.50	6.50	6.50	6.55	0.00	0	0.00	0.00	
Saadat Asaan Saving Account	Six Monthly	0.2930	0.3030	0.3355	0.3288	0.3397	0.3288	0.3397	0.3440	0.3329	0.3440	0.3329	0.3440	3.45	3.95	3.95	4.00	4.00	4.00	4.00	4.05	4.05	4.05	4.05	4.05	
Saadat Daily Product Account	Monthly	Less than 500,000	0.2718	0.2838	0.3142	0.3082	0.3185	0.3082	0.3185	0.3227	0.3123	0.3227	0.3123	0.3227	3.20	3.70	3.70	3.75	3.75	3.75	3.75	3.80	3.80	3.8	3.80	3.80
Rs. 500,001 to 1,000,000		0.2999	0.3092	0.3423	0.3370	0.3482	0.3370	0.3482	0.3525	0.3411	0.3525	0.3411	0.3525	3.53	4.03	4.03	4.10	4.10	4.10	4.10	4.15	4.15	4.15	4.15	4.15	
Rs. 1,000,001 to 5,000,000		0.3832	0.4190	0.4637	0.4521	0.4671	0.4521	0.4671	0.4714	0.4562	0.4714	0.4562	0.4714	4.51	5.46	5.46	5.50	5.50	5.50	5.50	5.55	5.55	5.55	5.55	5.55	
Rs. 5,000,001 to 10,000,000		0.4062	0.4398	0.4867	0.4726	0.4884	0.4726	0.4884	0.4926	0.4767	0.4926	0.4767	0.4926	4.78	5.73	5.73	5.75	5.75	5.75	5.75	5.80	5.80	5.8	5.80	5.80	
Rs. 10,000,001 to 20,000,000		0.4301	0.4613	0.5104	0.4932	0.5096	0.4932	0.5096	0.5138	0.4973	0.5138	0.4973	0.5138	5.06	6.01	6.01	6.00	6.00	6.00	6.00	6.05	6.05	6.05	6.05	6.05	
Rs. 20,000,001 to 25,000,000		0.4735	0.4660	0.5164	0.5137	0.5308	0.5137	0.5308	0.5351	0.5178	0.5351	0.5178	0.5351	5.58	6.08	6.08	6.25	6.25	6.25	6.25	0.00	6.30	6.3	6.30	0.00	
Rs. 25,000,001 to 50,000,000		0.4974	0.4876	0.5402	0.5342	0.5521	0.5342	0.5521	0.5563	0.5384	0.5563	0.5384	0.5563	5.86	6.36	6.36	6.50	6.50	6.50	6.50	6.55	6.55	6.55	6.55	6.55	
Rs. 50,000,001 to 100,000,000		0.5195	0.5076	0.5622	0.5507	0.5690	0.5507	0.5690	0.5733	0.5384	0.5733	0.5548	0.5384	6.12	6.62	6.62	6.70	6.70	6.70	6.70	6.75	6.75	0	0.00	6.75	
Rs. 100,000,001 & above		0.5434	0.5292	0.5860	0.5507	0.5690	0.5507	0.5690	0.5733	0.5384	0.5733	0.5548	0.5733	0.00	0.00	6.90	0.00	0.00	0.00	0.00	6.75	6.75	6.75	6.75	6.75	
Saadat Business Account	Six Monthly	0.0297	0.0307	0.0340	0.0822	0.0849	0.0822	0.0849	0.0892	0.0863	0.0892	0.0863	0.1892	0.35	0.40	0.40	1.00	1.00	1.00	1.00	1.05	1.05	1.05	1.05	1.05	
1-Month	On Maturity	0.4501	0.4449	0.4926	0.5137	0.5308	0.5137	0.5308	0.5521	0.5342	0.5521	0.5342	0.5521	5.30	5.80	5.80	6.25	6.25	6.25	6.25	6.50	6.50	6.5	6.50	6.50	
3-Months	On Maturity	0.4756	0.4756	0.5266	0.5548	0.5733	0.5548	0.5733	0.5945	0.5753	0.5945	0.5753	0.5945	5.60	6.20	6.20	6.75	6.75	6.75	6.75	7.00	7.00	7	7.00	7.00	
6-Months	On Maturity	0.4799	0.4871	0.5393	0.5959	0.6158	0.5959	0.6158	0.6370	0.6164	0.6370	0.6164	0.6370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	
One Year	Monthly	0.5365	0.5435	0.6011	0.7415	0.7665	0.7415	0.7665	0.7665	0.8585	0.8879	0.8585	0.8879	6.65	7.45	0.00	0.00	0.00	9.50	0.00	0.00	11.00	11	11.00	11.00	
	On Maturity	0.6055	0.6055	0.6700	0.7805	0.8065	0.7810	0.8065	0.9879	0.9566	0.9880	0.9566	0.9880	7.40	8.30	8.30	10.00	10.00	10.00	10.00	12.25	12.25	12.25	12.25	12.25	
Profit Sharing Ratio	RabbuMal	60%	60%	60%	60%	65%	65%	65%	60%	60%	60%	60%	60%	60%	60%	60%	60%	65%	65%	65%	60%	60%	0.6	60%	60%	
	Mudarib	40%	40%	40%	40%	35%	35%	35%	40%	40%	40%	40%	40%	40%	40%	40%	40%	35%	35%	35%	40%	40%	0.4	40%	40%	

For the Year 2020

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	Six Monthly																								
Less than 10,000		0.3440	0.3209	0.3430	0.6698	0.7066	0.6458	0.6465	0.6724	0.6833	0.6021	0.6034	0.6033	4.05	4.05	4.05	4.05	4.00	3.25	3.25	3.00	3.00	2.75	2.75	2.75
Rs. 10,000 to 100,000		0.3652	0.3407	0.3642	0.7112	0.7508	0.6756	0.6763	0.7173	0.7289	0.7006	0.7021	0.7020	4.30	4.30	4.30	4.30	4.25	3.40	3.40	3.20	3.20	3.20	3.20	3.20
Rs. 100,001 to 500,000		0.3695	0.3447	0.3684	0.7194	0.7596	0.7153	0.7161	0.7509	0.7630	0.7334	0.7350	0.7349	4.35	4.35	4.35	4.35	4.30	3.60	3.60	3.35	3.35	3.35	3.35	3.35
Rs. 500,001 to 1,000,000		0.3949	0.3684	0.3939	0.7690	0.8126	0.7551	0.7559	0.7845	0.7972	0.7662	0.7679	0.7678	4.65	4.65	4.65	4.65	4.60	3.80	3.80	3.50	3.50	3.50	3.50	3.50
Rs. 1,000,001 to 5,000,000		0.4289	0.4001	0.4277	0.8352	0.8656	0.7948	0.7957	0.8518	0.8655	0.8319	0.8337	0.8336	5.05	5.05	5.05	5.05	4.90	4.00	4.00	3.80	3.80	3.80	3.80	3.80
Rs. 5,000,001 to 10,000,000		0.4714	0.4398	0.4701	0.9179	0.9539	0.9439	0.9448	0.9526	0.9680	0.9304	0.9325	0.9323	5.55	5.55	5.55	5.55	5.40	4.75	4.75	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		0.4926	0.4596	0.4913	0.9592	0.9981	0.9637	0.9647	1.0087	1.0249	0.9852	0.9873	0.9872	5.80	5.80	5.80	5.80	5.65	4.85	4.85	4.50	4.50	4.50	4.50	4.50
Rs.20,00,001 to 25,000,000		0.5138	0.4794	0.5124	1.0005	1.0428	0.9939	0.9864	1.0321	1.0591	1.0180	1.0202	1.0201	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		0.5351	0.4992	0.5336	1.0419	1.0845	1.0182	1.0098	1.0850	1.1047	1.0618	1.0641	1.0639	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.85	0.00	0.00	0.00	0.00
Rs. 50,000,000 & above	0.5563	0.5190	0.5548	1.0832	1.1262	1.0667	1.0568	1.1115	1.1388	1.0946	1.0970	1.0969	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Saadat Asaan Saving Account	Six Monthly	0.3440	0.3209	0.3430	0.6698	0.7066	0.6458	0.6465	0.6724	0.6833	0.6020	0.6034	0.6033	4.05	4.05	4.05	4.05	4.00	3.25	3.25	3.00	3.00	2.75	2.75	2.75
Saadat Daily Product Account	Monthly																								
Less than 500,000		0.3227	0.3011	0.3219	0.6698	0.7066	0.6458	0.6465	0.6724	0.6833	0.6568	0.6582	0.6581	3.80	3.80	3.80	4.05	4.00	3.25	3.25	3.00	3.00	3.00	3.00	3.00
Rs. 500,001 to 1,000,000		0.3525	0.3288	0.3515	0.6864	0.7243	0.7153	0.7161	0.7621	0.7744	0.7443	0.7460	0.7459	4.15	4.15	4.15	4.15	4.10	3.60	3.60	3.40	3.40	3.40	3.40	3.40
Rs. 1,000,001 to 5,000,000		0.4714	0.4398	0.4701	0.9179	0.9539	0.9240	0.9250	0.8966	0.9111	0.8757	0.8776	0.8775	5.55	5.55	5.55	5.55	5.40	4.65	4.65	4.00	4.00	4.00	4.00	4.00
Rs. 5,000,001 to 10,000,000		0.4926	0.4596	0.4913	0.9592	0.9981	0.9637	0.9647	0.9526	0.9680	0.9304	0.9325	0.9323	5.80	5.80	5.80	5.80	5.65	4.85	4.85	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		0.5138	0.4794	0.5124	1.0006	1.0423	1.0134	1.0145	1.0087	1.0249	0.9852	0.9873	0.9872	6.05	6.05	6.05	6.05	5.90	5.10	5.10	4.50	4.50	4.50	4.50	4.50
Rs. 20,000,001 to 25,000,000		0.5351	0.4992	0.5336	1.0419	1.0864	1.0432	1.0443	1.0647	1.0819	1.0399	1.0422	1.0420	0.00	0.00	0.00	6.30	6.15	5.25	5.25	4.75	4.75	4.75	4.75	4.75
Rs. 25,000,001 to 50,000,000		0.5563	0.5190	0.5548	1.0833	1.1394	1.1426	1.1438	1.1207	1.1388	1.0946	1.0970	1.0968	6.55	6.55	6.55	6.55	6.45	5.75	5.75	5.00	5.00	5.00	5.00	5.00
Rs. 50,000,001 & above	0.5384	0.5348	0.5717	1.1164	1.1836	1.1624	1.1636	1.1768	1.1958	1.1494	1.1519	1.1517	6.75	6.75	6.75	0.00	0.00	5.85	5.85	5.25	5.25	5.25	5.25	5.25	
Saadat Business Account	Six Monthly	0.0892	0.0832	0.0889	0.1737	0.1767	0.2086	0.1989	0.2354	0.2392	0.2299	0.2304	0.2303	1.05	1.05	1.05	1.05	1.00	1.05	1.00	1.05	1.05	1.05	1.05	1.05
1-Month	On Maturity	0.5521	0.5150	0.5505	1.0750	1.1306	1.1128	1.1139	1.1768	1.1958	1.1494	1.1519	1.1517	6.50	6.50	6.50	6.50	6.40	5.60	5.60	5.25	5.25	5.25	5.25	5.25
3-Months	On Maturity	0.5945	0.5546	0.5929	1.1577	1.2101	1.2121	1.2134	1.2328	1.2527	1.2041	1.2067	1.2065	7.00	7.00	7.00	7.00	6.85	6.10	6.10	5.50	5.50	5.50	5.50	5.50
6-Months	On Maturity	0.6370	0.5943	0.6299	1.2403	1.2308	1.2419	1.2391	1.3228	1.3096	1.2588	1.2616	1.2614	7.50	7.50	7.50	0.00	0.00	0.00	0.00	0.00	5.75	5.75	5.75	5.75
One Year	Monthly	0.8879	0.8280	0.8852	1.7366	1.3249	1.3612	1.3626	1.3449	1.3666	1.3136	1.3164	1.3162	11.00	11.00	11.00	10.50	7.50	6.85	6.85	6.00	6.00	6.00	6.00	6.00
	On Maturity	0.9880	0.9220	0.9860	1.9433	1.4132	1.4406	1.4421	1.4234	1.4463	1.3902	1.3932	1.3930	12.25	12.25	12.25	11.75	8.00	7.25	7.25	6.35	6.35	6.35	6.35	6.35
Profit Sharing Ratio	RabbulMal	60.00%	60.0%	60.0%	60.0%	60.0%	60.0%	50.0%	50%	50%	50%	60%	60%	60.0%	60%	60%	60%	60%	60.0%	50%	50%	50%	50%	60%	60%
	Mudarib	40.00%	40.0%	40.0%	40.0%	40.0%	40.0%	50.0%	50%	50%	50%	40%	40%	40.0%	40%	40%	40%	40%	40.0%	50%	50%	50%	50%	40%	40%

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	Six Monthly																								
Less than 10,000		0.2336	0.2110	0.2336	0.2260	0.2336	0.2260								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								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								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								3.50	3.50	3.50	3.50							
Rs.1,000,001 to 5,000,000		0.3227	0.2915	0.3227	0.3123	0.3227	0.3123								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								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								4.50	4.50	4.50	4.50							
Rs.20,000,001 to 25,000,000		0.3949	0.3567	0.3949	0.3822	0.3949	0.3822								4.65	4.65	4.65	4.65							
Rs. 25,000,000 to 50,000,000		0.4119	0.3721	0.4119	0.3986	0.4119	0.3986								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								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								2.75	2.75	2.75	2.75							
Saadat Mohtarma Daily Product	Monthly																								
Up to Rs.500,000		0.3397	0.3068	0.3397	0.3288	0.3397	0.3288								4.00	4.00	4.00	4.00							
Rs. 500,001 to 2,000,000		0.3482	0.3145	0.3482	0.3370	0.3482	0.3370								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								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								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								2.75	2.75	2.75	2.75							
Saadat Daily Product Account	Monthly																								
Less than 500,000		0.2548	0.2301	0.2548	0.2466	0.2548	0.2466								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								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								4.00	4.00	4.00	4.00							
Rs. 5,000,001 to 10,000,000		0.3610	0.3260	0.3610	0.3493	0.3610	0.3493								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								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								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								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								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								1.05	1.05	1.05	1.05							
1-Month	On Maturity	0.4459	0.4030	0.4459	0.4315	0.4459	0.4315								5.25	5.25	5.25	5.25							
3-Months	On Maturity	0.4671	0.4221	0.4671	0.4521	0.4671	0.4521								5.50	5.50	5.50	5.50							
6-Months	On Maturity	0.4884	0.4411	0.4884	0.4726	0.4884	0.4726								5.75	5.75	5.75	5.75							
One Year	Monthly	0.4845	0.4375	0.4845	0.4686	0.4845	0.4686								6.00	6.00	6.00	6.00							
	On Maturity	0.5101	0.4632	0.5125	0.4955	0.5101	0.4955								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								5.50	5.50	5.50	5.50							
3-Months	On Maturity	0.5096	0.4603	0.5096	0.4932	0.5096	0.4932								6.00	6.00	6.00	6.00							
6-Months	On Maturity	0.5308	0.4795	0.5308	0.5137	0.5308	0.5137								6.25	6.25	6.25	6.25							
One Year	On Maturity	0.5075	0.4750	0.5075	0.5075	0.5075	0.5075								6.50	6.50	6.50	6.50							
Margin Account	Six Monthly	0.0005	0.0012	0.0005	0.0005	0.0005	0.0005								0.02	0.02	0.02	0.02							
Profit Sharing Ratio	RabbulMal	65.00%	65.00%	65.00%	65.0%	65.0%	65.0%								65%	65%	65%	65%							
	Mudarbit	35.00%	35.00%	35.00%	35.0%	35.0%	35.0%								35%	35%	35%	35%							