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%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
	Mudarib	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%

Weightages & Declared Profit Rates

Foreign Currency Deposits

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
FCY Saving Account																									
USD	**Six Monthly**	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
GBP		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0	0	0	0	0	0	0.02	0.02	0.02	0.02	0.02	0.02
Euro		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0	0	0	0	0	0	0	0	0	0	0	0

Profit Sharing Ratio	RabbulMal	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%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
	Mudarib	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%