

**Annexure-1 of KFS
Example: Profit Calculation**

SINDH BANK ISLAMIC BANKING

**Declared Profit Rates
For the month of _____, 2024**

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

*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