

Local Currency Deposits

For the Year 2023

Product	Profit Payment Frequency	Weightages:											
		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	0.2336	0.2336	0.2260	0.2336	0.2260	0.2336
Rs. 10,000 to 100,000		0.2718	0.2455	0.2718	0.2630	0.2718	0.2630	0.2718	0.2718	0.2630	0.2718	0.2630	0.2718
Rs. 100,001 to 500,000		0.2845	0.2570	0.2845	0.2753	0.2845	0.2753	0.2845	0.2845	0.2753	0.2845	0.2753	0.2845
Rs. 500,001 to 1,000,000		0.2973	0.2685	0.2973	0.2877	0.2973	0.2877	0.2973	0.2973	0.2877	0.2973	0.2877	0.2973
Rs.1,000,001 to 5,000,000		0.3227	0.2915	0.3227	0.3123	0.3227	0.3123	0.3227	0.3227	0.3123	0.3227	0.3123	0.3227
Rs. 5,000,001 to 10,000,000		0.3610	0.3260	0.3610	0.3493	0.3610	0.3493	0.3610	0.3610	0.3493	0.3610	0.3493	0.3610
Rs. 10,000,001 to 20,000,000		0.3822	0.3452	0.3822	0.3699	0.3822	0.3699	0.3822	0.3822	0.3699	0.3822	0.3699	0.3822
Rs.20,000,001 to 25,000,000		0.3949	0.3567	0.3949	0.3822	0.3949	0.3822	0.3949	0.3949	0.3822	0.3949	0.3822	0.3949
Rs. 25,00,000 to 50,000,000		0.4119	0.3721	0.4119	0.3986	0.4119	0.3986	0.4119	0.4119	0.3986	0.4119	0.3986	0.4119
Rs. 50,000,000 & above	0.4247	0.3836	0.4247	0.4110	0.4247	0.4110	0.4247	0.4247	0.4110	0.4247	0.4110	0.4247	
Saadat Mohtarma Saving	Six Monthly	0.2336	0.2110	0.2336	0.2260	0.2336	0.2260	0.2336	0.2336	0.2260	0.2336	0.2260	0.2336
Saadat Mohtarma Daily Product	Monthly												
Up to Rs.500,000		0.3397	0.3068	0.3397	0.3288	0.3397	0.3288	0.3397	0.3397	0.3288	0.3397	0.3288	0.3397
Rs. 500,001 to 2,000,000		0.3482	0.3145	0.3482	0.3370	0.3482	0.3370	0.3482	0.3482	0.3370	0.3482	0.3370	0.3482
Rs. 2,000,001 to 5,000,000		0.3567	0.3222	0.3567	0.3452	0.3567	0.3452	0.3567	0.3567	0.3452	0.3567	0.3452	0.3567
Rs. 5,000,001 and above		0.3695	0.3337	0.3695	0.3575	0.3695	0.3575	0.3695	0.3695	0.3575	0.3695	0.3575	0.3695
Saadat Asaan Saving Account	Six Monthly	0.2336	0.2110	0.2336	0.2260	0.2336	0.2260	0.2336	0.2336	0.2260	0.2336	0.2260	0.2336
Saadat Daily Product Account	Monthly												
Less than 500,000		0.2548	0.2301	0.2548	0.2466	0.2548	0.2466	0.2548	0.2548	0.2466	0.2548	0.2466	0.2548
Rs. 500,001 to 1,000,000		0.2888	0.2608	0.2888	0.2795	0.2888	0.2795	0.2888	0.2888	0.2795	0.2888	0.2795	0.2888
Rs. 1,000,001 to 5,000,000		0.3397	0.3068	0.3397	0.3288	0.3397	0.3288	0.3397	0.3397	0.3288	0.3397	0.3288	0.3397
Rs. 5,000,001 to 10,000,000		0.3610	0.3260	0.3610	0.3493	0.3610	0.3493	0.3610	0.3610	0.3493	0.3610	0.3493	0.3610
Rs. 10,000,001 to 20,000,000		0.3822	0.3452	0.3822	0.3699	0.3822	0.3699	0.3822	0.3822	0.3699	0.3822	0.3699	0.3822
Rs. 20,000,001 to 25,000,000		0.4034	0.3644	0.4034	0.3904	0.4034	0.3904	0.4034	0.4034	0.3904	0.4034	0.3904	0.4034
Rs. 25,000,001 to 50,000,000		0.4247	0.3836	0.4247	0.4110	0.4247	0.4110	0.4247	0.4247	0.4110	0.4247	0.4110	0.4247
Rs. 50,000,001 & above		0.4459	0.4027	0.4459	0.4315	0.4459	0.4315	0.4459	0.4459	0.4315	0.4459	0.4315	0.4459
Saadat Business Account	Six Monthly	0.0892	0.0805	0.0892	0.0863	0.0892	0.0863	0.0892	0.0892	0.0863	0.0892	0.0863	0.0892
Saadat Term Deposit													
1-Month	On Maturity	0.4459	0.4030	0.4459	0.4315	0.4459	0.4315	0.4459	0.4459	0.4315	0.4459	0.4315	0.4459
3-Months	On Maturity	0.4671	0.4221	0.4671	0.4521	0.4671	0.4521	0.4671	0.4671	0.4521	0.4671	0.4521	0.4671
6-Months	On Maturity	0.4884	0.4411	0.4884	0.4726	0.4884	0.4726	0.4884	0.4884	0.4726	0.4884	0.4726	0.4884
One Year	Monthly	0.4845	0.4375	0.4845	0.4686	0.4845	0.4686	0.4845	0.4845	0.4686	0.4686	0.4686	0.4686
	On Maturity	0.5101	0.4632	0.5125	0.4955	0.5101	0.4955	0.5125	0.5125	0.4955	0.5125	0.4955	0.5125
Saadat Mohtarma Term Deposits													
1-Month	On Maturity	0.4671	0.4219	0.4671	0.4521	0.4671	0.4521	0.4671	0.4671	0.4521	0.4671	0.4521	0.4671
3-Months	On Maturity	0.5096	0.4603	0.5096	0.4932	0.5096	0.4932	0.5096	0.5096	0.4932	0.5096	0.4932	0.5096
6-Months	On Maturity	0.5308	0.4795	0.5308	0.5137	0.5308	0.5137	0.5308	0.5308	0.5137	0.5308	0.5137	0.5308
One Year	On Maturity	0.5075	0.4750	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075	0.5075
Margin Account	Six Monthly	0.0005	0.0012	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005
Profit Sharing Ratio	RabbulMal	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
	Mudarib	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%

For the Year 2024

Product	Profit Payment Frequency	Weightages:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account	Six Monthly												
Less than 10,000		0.2329	0.2185	0.2332	0.2260	0.1609	0.1609	0.1609	0.1609	0.5682	0.5758	0.5720	0.5606
Rs. 10,000 to 100,000		0.2718	0.2542	0.2718	0.2630	0.1872	0.1872	0.1872	0.1872	0.6612	0.6700	0.6656	0.6524
Rs. 100,001 to 500,000		0.2845	0.2662	0.2845	0.2753	0.1960	0.1960	0.1960	0.1960	0.6922	0.7014	0.6968	0.6830
Rs. 500,001 to 1,000,000		0.2973	0.2781	0.2973	0.2877	0.2048	0.2048	0.2048	0.2048	0.7232	0.7328	0.7280	0.7135
Rs.1,000,001 to 5,000,000		0.3227	0.3019	0.3227	0.3123	0.2224	0.2224	0.2224	0.2224	0.7852	0.7956	0.7904	0.7747
Rs. 5,000,001 to 10,000,000		0.3610	0.3377	0.3610	0.3493	0.2487	0.2487	0.2487	0.2487	0.8782	0.8898	0.8839	0.8664
Rs. 10,000,001 to 20,000,000		0.3822	0.3575	0.3822	0.3699	0.2633	0.2633	0.2633	0.2633	0.9298	0.9422	0.9359	0.9174
Rs.20,00,001 to 25,000,000		0.3949	0.3695	0.3949	0.3822	0.2721	0.2721	0.2721	0.2721	0.9608	0.9736	0.9671	0.9480
Rs. 25,00,000 to 50,000,000		0.4119	0.3853	0.4119	0.3986	0.2838	0.2838	0.2838	0.2838	1.0021	1.0154	1.0087	0.9888
Rs. 50,000,000 & above		0.4247	0.3973	0.4247	0.4110	0.2926	0.2926	0.2926	0.2926	1.0331	1.0469	1.0399	1.0194
Saadat Mohtarma Saving	Six Monthly	0.2336	0.2185	0.2332	0.2260	0.1609	0.1609	0.1609	0.1609	0.5682	0.5758	0.5720	0.5606
Saadat Mohtarma Daily Product	Monthly												
Up to Rs.500,000		0.3397	0.3178	0.3397	0.3288	0.2341	0.2341	0.2341	0.2341	0.8265	0.8375	0.8319	0.8155
Rs. 500,001 to 2,000,000		0.3482	0.3258	0.3482	0.3370	0.2399	0.2399	0.2399	0.2399	0.8472	0.8584	0.8527	0.8359
Rs. 2,000,001 to 5,000,000		0.3567	0.3337	0.3567	0.3452	0.2458	0.2458	0.2458	0.2458	0.8678	0.8794	0.8735	0.8563
Rs. 5,000,001 and above		0.3695	0.3456	0.3695	0.3575	0.2545	0.2545	0.2545	0.2545	0.8988	0.9108	0.9047	0.8868
Saadat Asaan Saving Account	Six Monthly	0.2336	0.2185	0.2332	0.2260	0.1609	0.1609	0.1609	0.1609	0.5682	0.5758	0.5720	0.5606
Saadat Daily Product Account	Monthly												
Less than 500,000		0.2548	0.2384	0.2548	0.2466	0.1755	0.1755	0.1755	0.1755	0.6199	0.6281	0.6240	0.6116
Rs. 500,001 to 1,000,000		0.2888	0.2701	0.2888	0.2795	0.1989	0.1989	0.1989	0.1989	0.7025	0.7119	0.7072	0.6932
Rs. 1,000,001 to 5,000,000		0.3397	0.3178	0.3397	0.3288	0.2341	0.2341	0.2341	0.2341	0.8265	0.8375	0.8319	0.8155
Rs. 5,000,001 to 10,000,000		0.3610	0.3377	0.3610	0.3493	0.2487	0.2487	0.2487	0.2487	0.8782	0.8898	0.8839	0.8664
Rs. 10,000,001 to 20,000,000		0.3822	0.3575	0.3822	0.3699	0.2633	0.2633	0.2633	0.2633	0.9298	0.9422	0.9359	0.9174
Rs. 20,000,001 to 25,000,000		0.4034	0.3774	0.4034	0.3904	0.2779	0.2779	0.2779	0.2779	0.9815	0.9945	0.9879	0.9684
Rs. 25,000,001 to 50,000,000		0.4247	0.3973	0.4247	0.4110	0.2926	0.2926	0.2926	0.2926	1.0331	1.0469	1.0399	1.0194
Rs. 50,000,001 & above		0.4459	0.4171	0.4459	0.4315	0.3072	0.3072	0.3072	0.3072	1.0848	1.0992	1.0919	1.0703
Saadat Business Account	Six Monthly	0.0892	0.0834	0.0892	0.0863	0.0614	0.0614	0.0614	0.0614	0.2170	0.2198	0.2184	0.2141
Saadat Term Deposit													
1-Month	On Maturity	0.4459	0.4171	0.4459	0.4315	0.3072	0.3072	0.3072	0.3072	1.0848	1.0992	1.0919	1.0703
3-Months	On Maturity	0.4671	0.4370	0.4671	0.4518	0.3218	0.3218	0.3218	0.3218	1.1364	1.1515	1.1439	1.1213
6-Months	On Maturity	0.4884	0.4568	0.4884	0.4726	0.3365	0.3365	0.3365	0.3365	1.1881	1.2039	1.1959	1.1723
One Year	Monthly	0.4845	0.4767	0.4842	0.4682	0.3511	0.3300	0.3300	0.3300	1.2398	1.2562	1.2479	1.2232
	On Maturity	0.5125	0.5045	0.5125	0.4958	0.3716	0.3493	0.3493	0.3493	1.3121	1.3295	1.3207	1.2946
Saadat Mohtarma Term Deposits													
1-Month	On Maturity	0.4671	0.4370	0.4671	0.4521	0.3218	0.3218	0.3218	0.3218	1.1364	1.1515	1.1439	1.1213
3-Months	On Maturity	0.5096	0.4767	0.5096	0.4932	0.3511	0.3511	0.3511	0.3511	1.2398	1.2562	1.2479	1.2232
6-Months	On Maturity	0.5308	0.4966	0.5308	0.5137	0.3657	0.3657	0.3657	0.3657	1.2914	1.3086	1.2999	1.2742
One Year	On Maturity	0.5075	0.5075	0.5075	0.5075	0.3803	0.3575	0.3575	0.3575	1.3431	1.3609	1.3519	1.3252
Margin Account	Six Monthly	0.0005	0.0005	0.0005	0.0005	0.0012	0.0012	0.0012	0.0012	0.0041	0.0042	0.0042	0.0041
Profit Sharing Ratio	RabbulMal	65.0%	65.0%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
	Mudarib	35.0%	35.0%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%

