SINDH BANK ISLAMIC BANKING

Weightages & PSR

Local Currency Deposits

Profit Sharing Ratio (PSR) and Weightages on Sa'adat Modaraba based products

For the Year 2023

Product	Profit Payment Frequency	Weightages:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account													
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	**Six Monthly**	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.20,00,001 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													
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	**Monthly**	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													
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	**Monthly**	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													
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	**Six Monthly**	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													
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	**Monthly**	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													
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	**Monthly**	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%

For the Year 2025

Product	Profit Payment Frequency	Weightages:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account													
Less than 10,000		0.5594	0.5666	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 10,000 to 100,000		0.6510	0.6594	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 100,001 to 500,000		0.6815	0.6903	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 500,001 to 1,000,000		0.7120	0.7212	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs.1,000,001 to 5,000,000	**Six Monthly**	0.7730	0.7830	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 5,000,001 to 10,000,000		0.8646	0.8757	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 10,000,001 to 20,000,000		0.9154	0.9272	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs.20,00,001 to 25,000,000		0.9459	0.9581	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 25,00,000 to 50,000,000		0.9866	0.9993	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 50,000,000 & above		1.0171	1.0302	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Saadat Mohtarma Saving	**Six Monthly**	0.5594	0.5666	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Saadat Mohtarma Daily Product													
Up to Rs.500,000		0.8137	0.8242	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 500,001 to 2,000,000	**Monthly**	0.8340	0.8448	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 2,000,001 to 5,000,000		0.8544	0.8654	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 5,000,001 and above		0.8849	0.8963	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Saadat Asaan Saving Account	**Six Monthly**	0.5594	0.5666	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Saadat Daily Product Account													
Less than 500,000		0.6103	0.6181	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 500,001 to 1,000,000		0.6916	0.7006	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 1,000,001 to 5,000,000		0.8137	0.8242	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 5,000,001 to 10,000,000	**Monthly**	0.8646	0.8757	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 10,000,001 to 20,000,000		0.9154	0.9272	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 20,000,001 to 25,000,000		0.9663	0.9787	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 25,000,001 to 50,000,000		1.0171	1.0302	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Rs. 50,000,001 & above		1.0680	1.0817	1.0050	1.0028	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Saadat Business Account	**Six Monthly**	0.2136	0.2163	0.1319	0.1316	0.1318	0.1946	0.2052	0.2241	0.2073	0.2069	0.2085	
Saadat Term Deposit													
1-Month	**On Maturity**	1.0680	1.0817	0.6595	0.6581	0.6591	0.9729	1.0261	1.1204	1.0363	1.0345	1.0425	
3-Months	**On Maturity**	1.1188	1.1333	0.6909	0.6894	0.6905	1.0192	1.0750	1.1737	1.0856	1.0837	1.0922	
6-Months	**On Maturity**	1.1697	1.1848	0.7223	0.7208	0.7219	1.0655	1.1238	1.2271	1.1350	1.1330	1.1418	
One Year	**Monthly**	1.2205	1.2363	0.7537	0.7521	0.7533	1.1119	1.1727	1.2804	1.1843	1.1822	1.1915	
	On Maturity	1.2917	1.3084	0.7977	0.7960	0.7972	1.1767	1.2411	1.3551	1.2534	1.2512	1.2610	
Saadat Mohtarma Term Deposits													
1-Month	**On Maturity**	1.1188	1.1333	0.6909	0.6894	0.6905	1.0192	1.0750	1.1737	1.0856	1.0837	1.0922	
3-Months	**On Maturity**	1.2205	1.2363	0.7537	0.7521	0.7533	1.1118	1.1727	1.2804	1.1843	1.1822	1.1915	
6-Months	**On Maturity**	1.2714	1.2878	0.7851	0.7835	0.7847	1.1582	1.2216	1.3338	1.2337	1.2315	1.2411	
One Year	**On Maturity**	1.3223	1.3393	0.8165	0.8148	0.8160	1.2045	1.2704	1.3871	1.2830	1.2808	1.2908	
Margin Account	**Six Monthly**	0.0041	0.0041	0.0025	0.0025	0.0025	0.0037	0.0039	0.0043	0.0039	0.0039	0.0040	
Profit Sharing Ratio	RabbulMal	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	
	Mudarib	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	

SINDH BANK ISLAMIC BANKING

Weightages & PSR

Foreign Currency Deposits

Weightages, Profit Sharing Ratio (PSR) and Profit Rates on Sa'adat Modaraba based products

For the Year 2023

Product	Profit Payment Frequency	Weightages:											
		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
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
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
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%
	Mudarib	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.00%	94.00%	94.00%

For the Year 2024

Product	Profit Payment Frequency	Weightages:											
		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
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
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
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%
	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%

For the Year 2025

Product	Profit Payment Frequency	Weightages:											
		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	
GBP		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
EURO		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
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%	
	Mudarib	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	