

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.20,000,001 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%

