

SINDH BANK ISLAMIC BANKING

Weightages & PSR
Local Currency Deposits

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

For the Year 2026

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		1.0000	1.0000	1.0000	1.0000								
Rs. 10,000 to 100,000		1.0000	1.0000	1.0000	1.0000								
Rs. 100,001 to 500,000		1.0000	1.0000	1.0000	1.0000								
Rs. 500,001 to 1,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 1,000,001 to 5,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 5,000,001 to 10,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 10,000,001 to 20,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 20,00,001 to 25,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 25,00,000 to 50,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 50,000,000 & above	1.0000	1.0000	1.0000	1.0000									
Saadat Mohtarma Saving	Six Monthly	1.0000	1.0000	1.0000	1.0000								
Saadat Mohtarma Daily Product	Monthly												
Up to Rs.500,000		1.0000	1.0000	1.0000	1.0000								
Rs. 500,001 to 2,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 2,000,001 to 5,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 5,000,001 and above	1.0000	1.0000	1.0000	1.0000									
Saadat Asaan Saving Account	Six Monthly	1.0000	1.0000	1.0000	1.0000								
Saadat Women Empowerment	Monthly	1.0000	1.0000	1.0000	1.0000								
Saadat Daily Product Account	Monthly												
Less than 500,000		1.0000	1.0000	1.0000	1.0000								
Rs. 500,001 to 1,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 1,000,001 to 5,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 5,000,001 to 10,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 10,000,001 to 20,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 20,000,001 to 25,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 25,000,001 to 50,000,000		1.0000	1.0000	1.0000	1.0000								
Rs. 50,000,001 & above	1.0000	1.0000	1.0000	1.0000									
Saadat Business Account	Six Monthly	0.1919	0.1925	0.1958	0.1973								
Saadat Term Deposit													
1-Month	On Maturity	0.9594	0.9625	0.9788	0.9864								
3-Months	On Maturity	1.0051	1.0083	1.0254	1.0333								
6-Months	On Maturity	1.0508	1.0541	1.0720	1.0803								
One Year	Monthly	1.0965	1.1000	1.1186	1.1273								
	On Maturity	1.1604	1.1641	1.1839	1.1930								
Saadat Mohtarma Term Deposits													
1-Month	On Maturity	1.0051	1.0083	1.0254	1.0333								
3-Months	On Maturity	1.0965	1.1000	1.1186	1.1273								
6-Months	On Maturity	1.1422	1.1458	1.1652	1.1742								
One Year	On Maturity	1.1879	1.1916	1.2118	1.2212								
Margin Account	Six Monthly	0.0037	0.0037	0.0037	0.0038								
Profit Sharing Ratio	RabbulMal	65.0%	65.0%	65.0%	65.0%								
	Mudarib	35.0%	35.0%	35.0%	35.0%								

