SINDH BANK ISLAMIC BANKING

Profit Rates of **Local Currency Deposits**

Profit Rates on Sa'adat Modaraba based products

For the Year 2026

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account													
Less than 10,000		7.59	6.98										
Rs. 10,000 to 100,000		7.59	6.98										
Rs. 100,001 to 500,000		7.59	6.98										
Rs. 500,001 to 1,000,000		7.59	6.98										
Rs.1,000,001 to 5,000,000	**Six Monthly**	7.59	6.98										
Rs. 5,000,001 to 10,000,000		7.59	6.98										
Rs. 10,000,001 to 20,000,000		7.59	6.98										
Rs.20,00,001 to 25,000,000		7.59	6.98										
Rs. 25,00,000 to 50,000,000		7.59	6.98										
Rs. 50,000,000 & above		7.59	6.98										
Saadat Mohtarma Saving	**Six Monthly**	7.59	6.98										
Saadat Mohtarma Daily Product													
Up to Rs.500,000		7.59	6.98										
Rs. 500,001 to 2,000,000	**Monthly**	7.59	6.98										
Rs. 2,000,001 to 5,000,000		7.59	6.98										
Rs. 5,000,001 and above		7.59	6.98										
Saadat Asaan Saving Account	**Six Monthly**	7.59	6.98										
Saadat Women Empowerment Account	**Monthly**	7.59	6.98										
Saadat Daily Product Account													
Less than 500,000		7.59	6.98										
Rs. 500,001 to 1,000,000		7.59	6.98										
Rs. 1,000,001 to 5,000,000		7.59	6.98										
Rs. 5,000,001 to 10,000,000	**Monthly**	7.59	6.98										
Rs. 10,000,001 to 20,000,000		7.59	6.98										
Rs. 20,000,001 to 25,000,000		7.59	6.98										
Rs. 25,000,001 to 50,000,000		7.59	6.98										
Rs. 50,000,001 & above		7.59	6.98										
Saadat Business Account	**Six Monthly**	1.05	1.05										
Saadat Term Deposit													
1-Month	**On Maturity**	5.25	5.25										
3-Months	**On Maturity**	5.50	5.50										
6-Months	**On Maturity**	5.75	5.75										
One Year	**Monthly**	6.39	6.39										
	On Maturity	6.76	6.76										
Saadat Mohtarma Term Deposits													
1-Month	**On Maturity**	5.50	5.50										
3-Months	**On Maturity**	6.00	6.00										
6-Months	**On Maturity**	6.25	6.25										
One Year	**On Maturity**	6.50	6.50										
Margin Account	**Six Monthly**	0.02	0.02										

For the Year 2025

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account													
Less than 10,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 10,000 to 100,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 100,001 to 500,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 500,001 to 1,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs.1,000,001 to 5,000,000	**Six Monthly**	9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 5,000,001 to 10,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 10,000,001 to 20,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs.20,00,001 to 25,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 25,00,000 to 50,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 50,000,000 & above		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Saadat Mohtarma Saving	**Six Monthly**	9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Saadat Mohtarma Daily Product													
Up to Rs.500,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 500,001 to 2,000,000	**Monthly**	9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 2,000,001 to 5,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 5,000,001 and above		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Saadat Asaan Saving Account	**Six Monthly**	9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Saadat Daily Product Account													
Less than 500,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 500,001 to 1,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 1,000,001 to 5,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 5,000,001 to 10,000,000	**Monthly**	9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 10,000,001 to 20,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 20,000,001 to 25,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 25,000,001 to 50,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Rs. 50,000,001 & above		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.48	7.77	6.85	7.37
Saadat Business Account	**Six Monthly**	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05
Saadat Term Deposit													
1-Month	**On Maturity**	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
3-Months	**On Maturity**	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
6-Months	**On Maturity**	5.75	5.75	5.75	5.75	5.75	5.75	5.76	5.75	5.75	5.75	5.75	5.75
One Year	**Monthly**	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.38	6.38	6.38
	On Maturity	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.75	6.75
Saadat Mohtarma Term Deposits													
1-Month	**On Maturity**	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
3-Months	**On Maturity**	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.38	6.38	6.38
6-Months	**On Maturity**	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25
One Year	**On Maturity**	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
Margin Account	**Six Monthly**	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02

For the Year 2024

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account													
Less than 10,000		2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Rs. 10,000 to 100,000		3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20
Rs. 100,001 to 500,000		3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35
Rs. 500,001 to 1,000,000		3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
Rs.1,000,001 to 5,000,000	**Six Monthly**	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
Rs. 5,000,001 to 10,000,000		4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Rs.20,00,001 to 25,000,000		4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65
Rs. 25,00,000 to 50,000,000		4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85
Rs. 50,000,000 & above		5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Saadat Mohtarma Saving	**Six Monthly**	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Saadat Mohtarma Daily Product													
Up to Rs.500,000		4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Rs. 500,001 to 2,000,000	**Monthly**	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10
Rs. 2,000,001 to 5,000,000		4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20
Rs. 5,000,001 and above		4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35
Saadat Asaan Saving Account	**Six Monthly**	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Saadat Daily Product Account													
Less than 500,000		3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Rs. 500,001 to 1,000,000		3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40
Rs. 1,000,001 to 5,000,000		4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Rs. 5,000,001 to 10,000,000	**Monthly**	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Rs. 20,000,001 to 25,000,000		4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Rs. 25,000,001 to 50,000,000		5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Rs. 50,000,001 & above		5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
Saadat Business Account	**Six Monthly**	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05
Saadat Term Deposit													
1-Month	**On Maturity**	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
3-Months	**On Maturity**	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
6-Months	**On Maturity**	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
One Year	**Monthly**	6.00	6.00	6.00	6.06	6.00	6.00	6.00	6.00	6.00	6.38	6.38	6.38
	On Maturity	6.35	6.35	6.35	6.42	6.35	6.35	6.35	6.35	6.35	6.75	6.75	6.75
Saadat Mohtarma Term Deposits													
1-Month	**On Maturity**	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
3-Months	**On Maturity**	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
6-Months	**On Maturity**	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25
One Year	**On Maturity**	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
Margin Account	**Six Monthly**	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02

For the Year 2023

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account													
Less than 10,000		2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Rs. 10,000 to 100,000		3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20
Rs. 100,001 to 500,000		3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35
Rs. 500,001 to 1,000,000		3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
Rs.1,000,001 to 5,000,000	**Six Monthly**	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
Rs. 5,000,001 to 10,000,000		4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Rs.20,00,001 to 25,000,000		4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65
Rs. 25,00,000 to 50,000,000		4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85
Rs. 50,000,000 & above		5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Saadat Mohtarma Saving	**Six Monthly**	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Saadat Mohtarma Daily Product													
Up to Rs.500,000		4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Rs. 500,001 to 2,000,000	**Monthly**	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10
Rs. 2,000,001 to 5,000,000		4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20
Rs. 5,000,001 and above		4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35
Saadat Asaan Saving Account	**Six Monthly**	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
Saadat Daily Product Account													
Less than 500,000		3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Rs. 500,001 to 1,000,000		3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40
Rs. 1,000,001 to 5,000,000		4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Rs. 5,000,001 to 10,000,000	**Monthly**	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Rs. 10,000,001 to 20,000,000		4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Rs. 20,000,001 to 25,000,000		4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Rs. 25,000,001 to 50,000,000		5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Rs. 50,000,001 & above		5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
Saadat Business Account	**Six Monthly**	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05
Saadat Term Deposit													
1-Month	**On Maturity**	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
3-Months	**On Maturity**	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
6-Months	**On Maturity**	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
	Monthly	6.00	6.00	6.00	6.06	6.00	6.00	6.00	6.00	6.00	6.38	6.38	6.38
	On Maturity	6.35	6.35	6.35	6.42	6.35	6.35	6.35	6.35	6.35	6.75	6.75	6.75
Saadat Mohtarma Term Deposits													
1-Month	**On Maturity**	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
3-Months	**On Maturity**	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
6-Months	**On Maturity**	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25
One Year	**On Maturity**	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
Margin Account	**Six Monthly**	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02

SINDH BANK ISLAMIC BANKING

Profit rates of Foreign Currency Deposits

Profit Rates on Sa'adat Modaraba based products

For the Year 2023

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
FCY Saving Account													
USD	Six Monthly	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
GBP		0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
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

For the Year 2024

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
FCY Saving Account													
USD	Six Monthly	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
GBP		0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
EURO		0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02

For the Year 2025

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
FCY Saving Account													
USD	Six Monthly	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
GBP		0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
EURO		0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02

For the Year 2026

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
FCY Saving Account													
USD	Six Monthly	0.02	0.02										
GBP		0.02	0.02										
EURO		0.02	0.02										