

## 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
<b>Saadat Saving Account</b>	Six Monthly												
Less than 10,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 10,000 to 100,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 100,001 to 500,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 500,001 to 1,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs.1,000,001 to 5,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 5,000,001 to 10,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 10,000,001 to 20,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs.20,00,001 to 25,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 25,00,000 to 50,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 50,000,000 & above	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
<b>Saadat Mohtarma Saving</b>	Six Monthly	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
<b>Saadat Mohtarma Daily Product</b>	Monthly												
Up to Rs.500,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
Rs. 500,001 to 2,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 2,000,001 to 5,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 5,000,001 and above	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
<b>Saadat Asaan Saving Account</b>	Six Monthly	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
<b>Saadat Women Empowerment</b>	Monthly	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
<b>Saadat Daily Product Account</b>	Monthly												
Less than 500,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 500,001 to 1,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 1,000,001 to 5,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 5,000,001 to 10,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 10,000,001 to 20,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 20,000,001 to 25,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
Rs. 25,000,001 to 50,000,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
Rs. 50,000,001 & above	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
<b>Saadat Business Account</b>	Six Monthly	0.1919	0.1925	0.1958	0.1973	0.1962	0.1994	0.1991					
<b>Saadat Term Deposit</b>													
<b>1-Month</b>	On Maturity	0.9594	0.9625	0.9788	0.9864	0.9812	0.9971	0.9954					
<b>3-Months</b>	On Maturity	1.0051	1.0083	1.0254	1.0333	1.0279	1.0446	1.0428					
<b>6-Months</b>	On Maturity	1.0508	1.0541	1.0720	1.0803	1.0746	1.0920	1.0902					
<b>One Year</b>	Monthly	1.0965	1.1000	1.1186	1.1273	1.1213	1.1395	1.1376					
	On Maturity	1.1604	1.1641	1.1839	1.1930	1.1867	1.2060	1.2040					
<b>Saadat Mohtarma Term Deposits</b>													
<b>1-Month</b>	On Maturity	1.0051	1.0083	1.0254	1.0333	1.0279	1.0446	1.0428					
<b>3-Months</b>	On Maturity	1.0965	1.1000	1.1186	1.1273	1.1213	1.1395	1.1376					
<b>6-Months</b>	On Maturity	1.1422	1.1458	1.1652	1.1742	1.1681	1.1870	1.1850					
<b>One Year</b>	On Maturity	1.1879	1.1916	1.2118	1.2212	1.2148	1.2345	1.2324					
<b>Margin Account</b>	Six Monthly	0.0037	0.0037	0.0037	0.0038	0.0037	0.0038	0.0038					
<b>Profit Sharing Ratio</b>	RabbulMal	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%					







## SINDH BANK ISLAMIC BANKING

Weightages & PSR  
Foreign Currency Deposits

### Weightages & Profit Sharing Ratio (PSR) 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
<b>FCY Saving Account</b>	Six Monthly												
USD		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
<b>Profit Sharing Ratio</b>	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
<b>FCY Saving Account</b>	Six Monthly												
USD		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
<b>Profit Sharing Ratio</b>	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
<b>FCY Saving Account</b>	Six Monthly												
USD		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
<b>Profit Sharing Ratio</b>	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 2026

Product	Profit Payment Frequency	Weightages:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
<b>FCY Saving Account</b>	Six Monthly												
USD		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					
EURO		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
<b>Profit Sharing Ratio</b>	RabbulMal	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%					