

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	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	1.0000			
Rs. 100,001 to 500,000		1.0000	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	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	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	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	0.8303	0.8203		
Rs.20,00,001 to 25,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8303	0.8659		
Rs. 25,00,000 to 50,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8948	0.8841		
Rs. 50,000,000 & above	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9225	0.9115			
Saadat Mohtarma Saving	Six Monthly	1.0000	1.0000	1.0000	1.0000	1.0000	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	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	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	1.0000			
Rs. 5,000,001 and above		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Saadat Asaan Saving Account	Six Monthly	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Saadat Women Empowerment	Monthly	1.0000	1.0000	1.0000	1.0000	1.0000	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	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	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	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	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	0.8303	0.8203		
Rs. 20,000,001 to 25,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8764	0.8659		
Rs. 25,000,001 to 50,000,000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9225	0.9115		
Rs. 50,000,001 & above		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9686	0.9571		
Saadat Business Account	Six Monthly	0.1919	0.1925	0.1958	0.1973	0.1962	0.1994	0.1991	0.1937	0.1914			
Saadat Term Deposit													
1-Month	On Maturity	0.9594	0.9625	0.9788	0.9864	0.9812	0.9971	0.9954	0.9686	0.9571			
3-Months	On Maturity	1.0051	1.0083	1.0254	1.0333	1.0279	1.0446	1.0428	1.0148	1.0026			
6-Months	On Maturity	1.0508	1.0541	1.0720	1.0803	1.0746	1.0920	1.0902	1.0609	1.0482			
36 Months	On Maturity	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.1070	1.0938			
One Year	Monthly	1.0965	1.1000	1.1186	1.1273	1.1213	1.1395	1.1376	1.1188	1.1230			
	Quarterly	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.2177	1.2032			
	On Maturity	1.1604	1.1641	1.1839	1.1930	1.1867	1.2060	1.2040	1.1716	1.2196			
Saadat Mohtarma Term Deposits													
1-Month	On Maturity	1.0051	1.0083	1.0254	1.0333	1.0279	1.0446	1.0428	1.0148	1.0026			
3-Months	On Maturity	1.0965	1.1000	1.1186	1.1273	1.1213	1.1395	1.1376	1.1070	1.0938			
6-Months	On Maturity	1.1422	1.1458	1.1652	1.1742	1.1681	1.1870	1.1850	1.1531	1.1394			
One Year	On Maturity	1.1879	1.1916	1.2118	1.2212	1.2148	1.2345	1.2324	1.1993	1.1849			
Margin Account	Six Monthly	0.0037	0.0037	0.0037	0.0038	0.0037	0.0038	0.0038	0.0037	0.0036			
Profit Sharing Ratio	RabbulMal	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%			

For the Year 2025

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		0.5594	0.5666	1.0050	1.0028	1.0044	1.0000	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	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	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	1.0000
Rs.1,000,001 to 5,000,000		0.7730	0.7830	1.0050	1.0028	1.0044	1.0000	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	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	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	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	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	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	1.0000
Saadat Mohtarma Daily Product	Monthly												
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	1.0000
Rs. 500,001 to 2,000,000		0.8340	0.8448	1.0050	1.0028	1.0044	1.0000	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	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	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	1.0000
Saadat Daily Product Account	Monthly												
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	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	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	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	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	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	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	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	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	0.1925
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	0.9626
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	1.0084
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	1.0542
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	1.1001
	On Maturity	1.2917	1.3084	0.7977	0.7960	0.7972	1.1767	1.2411	1.3551	1.2534	1.2512	1.2610	1.1642
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	1.0084
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	1.1001
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	1.1459
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	1.1917
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	0.0037
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%	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%	35.0%

Weightages & PSR

Foreign Currency Deposits

For the Year 2023

For the Year 2024

For the Year 2025

For the Year 2026[illegible]