

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	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account	Six Monthly								MDR	Non MDR				
Less than 10,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	2.7500				
Rs. 10,000 to 100,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.2000				
Rs. 100,001 to 500,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.3500				
Rs. 500,001 to 1,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.5000				
Rs.1,000,001 to 5,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.8000				
Rs. 5,000,001 to 10,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.2500				
Rs. 10,000,001 to 20,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.5000				
Rs.20,00,001 to 25,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.6500				
Rs. 25,00,000 to 50,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.8500				
Rs. 50,000,000 & above		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	5.0000				
Saadat Mohtarma Saving	Six Monthly	7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	2.7500				
Saadat Mohtarma Daily Product	Monthly													
Up to Rs.500,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.0000				
Rs. 500,001 to 2,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.1000				
Rs. 2,000,001 to 5,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.2000				
Rs. 5,000,001 and above		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.3500				
Saadat Asaan Saving Account	Six Monthly	7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	2.7500				
Saadat Women Empowerment Account	Monthly	7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	2.7500				
Saadat Daily Product Account	Monthly													
Less than 500,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.0000				
Rs. 500,001 to 1,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.4000				
Rs. 1,000,001 to 5,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.0000				
Rs. 5,000,001 to 10,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.2500				
Rs. 10,000,001 to 20,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.5000				
Rs. 20,000,001 to 25,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.7500				
Rs. 25,000,001 to 50,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	5.0000				
Rs. 50,000,001 & above	7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	5.2500					
Saadat Business Account	Six Monthly	1.05	1.05	1.05	1.05	1.05	1.05	1.05	-	1.0500				
Saadat Term Deposit														
1-Month	On Maturity	5.25	5.25	5.25	5.25	5.25	5.25	5.25	-	5.2500				
3-Months	On Maturity	5.50	5.50	5.50	5.50	5.50	5.50	5.50	-	5.5000				
6-Months	On Maturity	5.75	5.75	5.75	5.75	5.75	5.75	5.75	-	5.7500				
36-Months	On Maturity	0.00	0.00	0.00	0.00	0.00	6.00	6.00	-	6.0000				
One Year	Monthly	6.39	6.39	6.38	6.38	6.32	6.00	6.00	-	6.0000				
	On Maturity	6.76	6.76	6.76	6.75	6.69	6.35	6.35	-	6.3500				
	Quarterly	0.00	0.00	0.00	0.00	0.00	6.60	6.60	-	6.6000				
Saadat Mohtarma Term Deposits														
1-Month	On Maturity	5.50	5.50	5.50	5.50	5.50	5.50	5.50	-	5.5000				
3-Months	On Maturity	6.00	6.00	6.00	6.38	6.38	6.38	6.00	-	6.0000				
6-Months	On Maturity	6.25	6.25	6.25	6.25	6.25	6.25	6.25	-	6.2500				
One Year	On Maturity	6.50	6.50	6.50	6.50	6.50	6.50	6.50	-	6.5000				
Margin Account	Six Monthly	0.02	0.02	0.02	0.02	0.02	0.02	0.02	-	0.0200				

For the Year 2025

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:												
		Jan	Feb	March	April	May	June	July	Aug	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account	Six Monthly													
Less than 10,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	7.50	7.48	7.77	6.85
Saadat Mohtarma Daily Product	Monthly													
Up to Rs.500,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.50	7.48	7.77	6.85	7.37
Rs. 500,001 to 2,000,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	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	7.50	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	7.50	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	7.50	7.48	7.77	6.85	7.37
Saadat Daily Product Account	Monthly													
Less than 500,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	7.50	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	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	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	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	5.75
One Year	Monthly	6.39	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	6.76	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	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	6.38	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	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	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	0.02

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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	Aug	Sept	Oct	Nov	Dec
FCY Saving Account	Six Monthly													
USD		0.02	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	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	1.0000

For the Year 2024

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

For the Year 2025

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

For the Year 2026

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