

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	Six Monthly												
Less than 10,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 10,000 to 100,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 100,001 to 500,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 500,001 to 1,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 1,000,001 to 5,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 5,000,001 to 10,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 10,000,001 to 20,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 20,000,001 to 25,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 25,000,000 to 50,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 50,000,000 & above		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Saadat Mohtarma Saving	Six Monthly	7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Saadat Mohtarma Daily Product	Monthly												
Up to Rs.500,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 500,001 to 2,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 2,000,001 to 5,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 5,000,001 and above		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Saadat Asaan Saving Account	Six Monthly	7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Saadat Women Empowerment Account	Monthly	7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Saadat Daily Product Account	Monthly												
Less than 500,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 500,001 to 1,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 1,000,001 to 5,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 5,000,001 to 10,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 10,000,001 to 20,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 20,000,001 to 25,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 25,000,001 to 50,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Rs. 50,000,001 & above		7.59	6.98	7.26	7.98	8.02	8.00	8.10					
Saadat Business Account	Six Monthly	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					
3-Months	On Maturity	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					
36-Months	On Maturity	0.00	0.00	0.00	0.00	0.00	6.00	6.00					
One Year	Monthly	6.39	6.39	6.38	6.38	6.32	6.00	6.00					
	On Maturity	6.76	6.76	6.76	6.75	6.69	6.35	6.35					
	Quarterly	0.00	0.00	0.00	0.00	0.00	6.60	6.60					
Saadat Mohtarma Term Deposits													
1-Month	On Maturity	5.50	5.50	5.50	5.50	5.50	5.50	5.50					
3-Months	On Maturity	6.00	6.00	6.00	6.38	6.38	6.38	6.00					
6-Months	On Maturity	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					
Margin Account	Six Monthly	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
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	7.48	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		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	Monthly												
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		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	Monthly												
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		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

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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	Six Monthly												
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		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	Monthly												
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		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	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	Monthly												
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		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

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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	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
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	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
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	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
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	Six Monthly												
USD		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					
EURO		0.02	0.02	0.02	0.02	0.02	0.02	0.02					