

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	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	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	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	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	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	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	0.8180	
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	0.8634	
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	0.8816	
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	0.9088		
Saadat Mohtarma Saving	Six Monthly	1.0000	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	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	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	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	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	1.0000		
Saadat Women Empowerment	Monthly	1.0000	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	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	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	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	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	0.8180	
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	0.8634	
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	0.9088	
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	0.9543	
Saadat Business Account	Six Monthly	0.1919	0.1925	0.1958	0.1973	0.1962	0.1994	0.1991	0.1937	0.1914	0.1909		
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	0.9543		
3-Months	On Maturity	1.0051	1.0083	1.0254	1.0333	1.0279	1.0446	1.0428	1.0148	1.0026	0.9997		
6-Months	On Maturity	1.0508	1.0541	1.0720	1.0803	1.0746	1.0920	1.0902	1.0609	1.0482	1.0452		
36 Months	On Maturity	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.1070	1.0938	1.1997		
One Year	Monthly	1.0965	1.1000	1.1186	1.1273	1.1213	1.1395	1.1376	1.1188	1.1230	1.0906		
	Quarterly	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.2177	1.2032	1.1488		
	On Maturity	1.1604	1.1641	1.1839	1.1930	1.1867	1.2060	1.2040	1.1716	1.2196	1.2160		
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	0.9997		
3-Months	On Maturity	1.0965	1.1000	1.1186	1.1273	1.1213	1.1395	1.1376	1.1070	1.0938	1.0906		
6-Months	On Maturity	1.1422	1.1458	1.1652	1.1742	1.1681	1.1870	1.1850	1.1531	1.1394	1.1361		
One Year	On Maturity	1.1879	1.1916	1.2118	1.2212	1.2148	1.2345	1.2324	1.1993	1.1849	1.1815		
Margin Account	Six Monthly	0.0037	0.0037	0.0037	0.0038	0.0037	0.0038	0.0038	0.0037	0.0036	0.0036		
Profit Sharing Ratio	RabbulMal	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%		

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]