SINDH BANK ISLAMIC BANKING

Profit Rates of **Local Currency Deposits**

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
									MDR	Non MDR	MDR	Non MDR			
Saadat Saving Account															
Less than 10,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	2.750	7.7349	2.7500			
Rs. 10,000 to 100,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.200	7.7349	3.2000			
Rs. 100,001 to 500,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.350	7.7349	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	3.500	7.7349	3.5000			
Rs.1,000,001 to 5,000,000	**Six Monthly**	7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.800	7.7349	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	4.250	7.7349	4.2500			
Rs. 10,000,001 to 20,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.500	-	4.5000			
Rs.20,00,001 to 25,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.650	-	4.6500			
Rs. 25,00,000 to 50,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.850	-	4.8500			
Rs. 50,000,000 & above		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	5.000	-	5.0000			
Saadat Mohtarma Saving	**Six Monthly**	7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	2.750	7.7349	2.7500			
Saadat Mohtarma Daily Product															
Up to Rs.500,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.000	7.7349	4.0000			
Rs. 500,001 to 2,000,000	**Monthly**	7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.100	7.7349	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	4.200	7.7349	4.2000			
Rs. 5,000,001 and above		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.350	7.7349	4.3500			
Saadat Asaan Saving Account	**Six Monthly**	7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	2.750	7.7349	2.7500			
Saadat Women Empowerment Account	**Monthly**	7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	2.750	7.7349	2.7500			
Saadat Daily Product Account															
Less than 500,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	3.000	7.7349	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	3.400	7.7349	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	4.000	7.7349	4.0000			
Rs. 5,000,001 to 10,000,000	**Monthly**	7.59	6.98	7.26	7.98	8.02	8.00	8.10	8.0997	4.250	7.7349	4.2500			
Rs. 10,000,001 to 20,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.500	-	4.5000			
Rs. 20,000,001 to 25,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	4.750	-	4.7500			
Rs. 25,000,001 to 50,000,000		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	5.000	-	5.0000			
Rs. 50,000,001 & above		7.59	6.98	7.26	7.98	8.02	8.00	8.10	-	5.250	-	5.2500			
Saadat Business Account	**Six Monthly**	1.05	1.05	1.05	1.05	1.05	1.05	1.05	-	1.050	-	1.0500			
Saadat Term Deposit															
1-Month	**On Maturity**	5.25	5.25	5.25	5.25	5.25	5.25	5.25	-	5.250	-	5.2500			
3-Months	**On Maturity**	5.50	5.50	5.50	5.50	5.50	5.50	5.50	-	5.500	-	5.5000			
6-Months	**On Maturity**	5.75	5.75	5.75	5.75	5.75	5.75	5.75	-	5.750	-	5.7500			
36-Months	**On Maturity**	0.00	0.00	0.00	0.00	0.00	6.00	6.00	-	6.000	-	6.0000			
One Year	**Monthly**	6.39	6.39	6.38	6.38	6.32	6.00	6.00	-	6.000	-	6.00 & 6.32			
	On Maturity	6.76	6.76	6.76	6.75	6.69	6.35	6.35	-	6.350	-	6.35 & 6.69			
	Quarterly	0.00	0.00	0.00	0.00	0.00	6.60	6.60	-	6.600	-	6.6000			
Saadat Mohtarma Term Deposits															
1-Month	**On Maturity**	5.50	5.50	5.50	5.50	5.50	5.50	5.50	-	5.500	-	5.5000			
3-Months	**On Maturity**	6.00	6.00	6.00	6.38	6.38	6.38	6.00	-	6.000	-	6.0000			
6-Months	**On Maturity**	6.25	6.25	6.25	6.25	6.25	6.25	6.25	-	6.250	-	6.2500			
One Year	**On Maturity**	6.50	6.50	6.50	6.50	6.50	6.50	6.50	-	6.500	-	6.5000			
Margin Account	**Six Monthly**	0.02	0.02	0.02	0.02	0.02	0.02	0.02	-	0.020	-	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	Sept	Oct	Nov	Dec
Saadat Saving Account															
Less than 10,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.50	7.48	7.4760	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	7.4760	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	7.4760	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	7.4760	7.77	6.85	7.37
Rs.1,000,001 to 5,000,000	**Six Monthly**	9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.50	7.48	7.4760	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	7.4760	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	7.4760	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	7.4760	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	7.4760	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	7.4760	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	7.4760	7.77	6.85	7.37
Saadat Mohtarma Daily Product															
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	7.4760	7.77	6.85	7.37
Rs. 500,001 to 2,000,000	**Monthly**	9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.50	7.48	7.4760	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	7.4760	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	7.4760	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	7.4760	7.77	6.85	7.37
Saadat Daily Product Account															
Less than 500,000		9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.50	7.48	7.4760	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	7.4760	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	7.4760	7.77	6.85	7.37
Rs. 5,000,001 to 10,000,000	**Monthly**	9.04	8.36	8.42	8.25	8.17	7.77	7.38	7.50	7.50	7.48	7.4760	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	7.4760	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	7.4760	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	7.4760	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	7.4760	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	1.0500	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	5.2500	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	5.5000	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	5.7500	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	6.3900	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	6.7600	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	5.5000	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	6.0000	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	6.2500	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	6.5000	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	0.0200	0.02	0.02	0.02

For the Year 2024

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:													
		Jan	Feb	March	April	May	June	July	Aug	Aug	Sept	Sept	Oct	Nov	Dec
Saadat Saving Account															
Less than 10,000		2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.7500	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	3.2000	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	3.3500	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	3.5000	3.50	3.50	3.50
Rs.1,000,001 to 5,000,000	**Six Monthly**	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.8000	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	4.2500	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	4.5000	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	4.6500	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	4.8500	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	5.0000	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	2.7500	2.75	2.75	2.75
Saadat Mohtarma Daily Product															
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	4.0000	4.00	4.00	4.00
Rs. 500,001 to 2,000,000	**Monthly**	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.1000	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	4.2000	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	4.3500	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	2.7500	2.75	2.75	2.75
Saadat Daily Product Account															
Less than 500,000		3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.0000	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	3.4000	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	4.0000	4.00	4.00	4.00
Rs. 5,000,001 to 10,000,000	**Monthly**	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.2500	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	4.5000	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	4.7500	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	5.0000	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	5.2500	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	1.0500	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	5.2500	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	5.5000	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	5.7500	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	6.00	6.0000	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	6.35	6.3500	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	5.5000	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	6.0000	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	6.2500	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	6.5000	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	0.0200	0.02	0.02	0.02

For the Year 2023

Product	Profit Payment Frequency	Declared Profit Rates % p.a.:													
		Jan	Feb	March	April	May	June	July	Aug	Aug	Sept	Sept	Oct	Nov	Dec
Saadat Saving Account															
Less than 10,000		2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.7500	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	3.2000	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	3.3500	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	3.5000	3.50	3.50	3.50
Rs.1,000,001 to 5,000,000	**Six Monthly**	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.8000	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	4.2500	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	4.5000	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	4.6500	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	4.8500	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	5.0000	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	2.7500	2.75	2.75	2.75
Saadat Mohtarma Daily Product															
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	4.0000	4.00	4.00	4.00
Rs. 500,001 to 2,000,000	**Monthly**	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.1000	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	4.2000	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	4.3500	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	2.7500	2.75	2.75	2.75
Saadat Daily Product Account															
Less than 500,000		3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.0000	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	3.4000	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	4.0000	4.00	4.00	4.00
Rs. 5,000,001 to 10,000,000	**Monthly**	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.2500	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	4.5000	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	4.7500	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	5.0000	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	5.2500	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	1.0500	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	5.2500	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	5.5000	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	5.7500	5.75	5.75	5.75
	Monthly	6.00	6.00	6.00	6.06	6.00	6.00	6.00	6.00	6.00	6.00	6.0000	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	6.35	6.3500	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	5.5000	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	6.0000	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	6.2500	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	6.5000	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	0.0200	0.02	0.02	0.02

SINDH BANK ISLAMIC BANKING

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	Sept	Oct	Nov	Dec
FCY Saving Account															
USD	**Six Monthly**	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.0200	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	0.0200	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	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	Sept	Oct	Nov	Dec
FCY Saving Account															
USD	**Six Monthly**	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.0200	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	0.0200	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	0.0200	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	Sept	Oct	Nov	Dec
FCY Saving Account															
USD	**Six Monthly**	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.0200	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	0.0200	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	0.0200	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	Sept	Oct	Nov	Dec
FCY Saving Account															
USD	**Six Monthly**	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					
EURO		0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02					