IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO شہید محترمہ بینظیر بھٹو کی یاد میں

SINDH BANK سندھ بینک

POWER TO THE PEOPLE بااختیار عوام

CIRCULAR

Ref: SNDB/HO/OPS/INST.CIRC./522/2026 October 28, 2026

To: 1) **Branch Managers, Branch Operations Managers and Area Managers**
2) **General Managers**
3) **Deputy General Managers**
4) **Divisional Heads**
5) **Head of Islamic Banking Division**
6) **Officiating Head of Service Quality Division**
7) **Regional Operations Managers**

Indicative Rack Profit Rates on the LCY Deposit Products For the period from 01st November 2026 to 31st December 2026

Following indicative rack profit rates will be applicable for Savings Accounts (for MDR and Non MDR eligible customer) and other Deposit products for the period from 01st November 2026 to 31st December 2026.

PLS Saving Accounts (for MDR Eligible Individual Customers Maintaining Monthly Average Balance of upto PKR 10 Million) (Profit payable semiannually)	10.50% p.a.
PLS Savings Accounts (for Non MDR Eligible Customers*) (Profit payable semiannually) **Applicable on All Deposit Holders Excluding Individual Customers Maintaining Monthly Average Balance of upto PKR 10 Million*	9.00% p.a.
Short Notice Term Deposit (SNTD 7 Days)	6.00% p.a.

Term Deposit Period (Profit Payment at Maturity)	Profit on Upto Rs.500,000 (Profit rate per annum)	Profit on Rs.500,001 to Rs.2,000,000 (Profit rate per annum)	Profit on Rs.2,000,001 to Rs.5,000,000 (Profit rate per annum)	Profit on Rs.5,000,001 & Above (Profit rate per annum)
1 Month	7.00%	7.00%	7.05%	7.05%
3 Months	7.00%	7.00%	7.05%	7.05%
6 Months	7.25%	7.25%	7.30%	7.30%
1 Year **	7.00%	7.05%	7.10%	7.15%
2 Years	6.00%	6.00%	6.05%	6.05%
3 Years	5.00%	5.00%	5.05%	5.05%
4 Years	4.25%	4.25%	4.25%	4.30%
5 Years	4.50%	4.50%	4.55%	4.75%

**** Deduction in indicative profit rate shall be made if profit is to be paid periodically:**

Profit Payment Frequency	Rate Reduction (as compared to above rates)
Monthly	0.60%
Quarterly	0.50%
Half Yearly	0.40%

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Daily Product Savings Account (for MDR Eligible Individual Customers Maintaining Monthly Average Balance of upto PKR 10 Million) (Profit Payable Quarterly) minimum balance: Rs.1,000/-	
Amount	**Profit Rate (per annum)**
Profit on Balances up to Rs.10,000,000	10.50%
Profit on Balances from Rs.10,000,001 and Above	9.00%

(Profit rate on Deposit over Rs.10.00 M can be negotiated)

Daily Product Savings Account (for Non MDR Eligible Customers*) (Profit Payable Quarterly) minimum balance: Rs.1,000/- **Applicable on All Deposit Holders Excluding Individual Customers Maintaining Monthly Average Balance of upto PKR 10 Million*	
Amount	**Profit Rate (per annum)**
Profit on Balances up to Rs.10,000,000	9.00%
Profit on Balances from Rs.10,000,001 and Above	9.00%

(Profit rate on Deposit over Rs.10.00 M can be negotiated)

Mohtarma Account Term Deposit (Profit rate per annum)				
Term Deposit Period (Profit Payment at Maturity)	**Up to Rs.500,000**	**From Rs.500,001 to Rs.2,000,000**	**From Rs.2,000,001 to Rs.5,000,000**	**From Rs.5,000,001 & above**
1 Month	7.00%	7.00%	7.05%	7.05%
3 Months	7.00%	7.00%	7.05%	7.05%
6 Months	7.25%	7.25%	7.30%	7.30%
1 Year **	7.00%	7.05%	7.10%	7.15%
2 Years	6.00%	6.00%	6.05%	6.05%
3 Years	5.00%	5.00%	5.05%	5.05%
4 Years	4.25%	4.25%	4.25%	4.30%
5 Years	4.50%	4.50%	4.55%	4.75%

Mohtarma Account Daily Product Savings Account: Profit payable monthly Minimum Balance Requirement: Rs.100,000/-	
Amount	**Profit Rate (per annum)**
Profit on Balances up to Rs.10,000,000	10.50%
Profit on Balances from Rs.10,000,001 and Above	10.50%

Additional features of Mohtarma Account

Minimum Balance Requirement – Rs.100,000/-

1. Minimum balance requirement for opening of Account is Rs.500/=.
2. Product is specific for Current, Savings and Term Deposits in Pakistani Rupee only.
3. Online transactions are free of any charge (excluding taxes and duties, if applicable).
4. Issuance of two free Payment Orders in a month.
5. Issuance of two free Cheque Books in a year.
6. One free small Locker, subject to availability.
7. One free Pay Pak Classic Card.
8. Priority in processing of Consumer Financing.
9. 90% loan facility against deposit.

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Women Empowerment Account **Minimum Balance Requirement: Rs.25,000** **(Profit Payable Monthly)**	
Amount	**Profit Rate (per annum)**
Profit on Balances up to Rs.10,000,000	10.50%
Profit on Balances from Rs.10,000,001 and above	10.50%

Additional Features of Women Empowerment Account

Minimum Balance Requirement – Rs.25,000/-

Free Facilities:

1. One ATM Card
2. 2 cheque books of 25 leaves in a year
3. Free issuance of Pay Orders up to Rs.100,000/- in a month.
4. Free On-line Banking (deposit & withdrawal) (excluding taxes and duties, if applicable).
5. One small locker free with insurance of Rs.500,000/- (subject to availability)

Young Talent Account **Minimum Balance Requirement: Rs.10,000** **(Profit Payable Monthly)**	
Amount	**Profit Rate (per annum)**
Profit on Balances up to Rs.10,000,000	10.50%
Profit on Balance from Rs. 10,000,001 and above	10.50%

Additional Features of Young Talent Account

Minimum Balance Requirement – Rs.10,000/-

Free Facilities:

1. 4 cheque books of 10 leaves in a year
2. Free issuance of Pay Orders up to Rs.50,000/- in a month.
3. Free On-line Banking (deposit & withdrawal) (excluding taxes and duties, if applicable).

The minimum rate of profit (as defined above) is applicable on average monthly balance maintained in PLS Savings Accounts.

*** Non MDR (Minimum Deposit / Profit Rate) Applicable on All Deposit Holders Excluding Individual Customers Maintaining Monthly Average Balance of upto PKR 10 Million.**

All above indicative profit rates are subject to Government of Pakistan levies as applicable from time to time.

Zubair Aziz
Head of Treasury & FI

Dilshad Hussain Khan
Chief Financial Officer

Sadia Bukhari
Head RMD

20/ oct /2026