SINDH BANK ISLAMIC BANKING

Weightages & Declared Profit Rates

Local Currency Deposits

2016

Weightages, Profit Sharing Ratio and Historically Declared Weightages & Profit Rates on Sa'adat Modaraba based products for the year 2016

Product	Profit Payment Frequency	Weightages:												Declared Profit Rates % p.a.:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account																									
Less than 10,000	**Six Monthly**	0.1911	0.1788	0.1911	0.1849	0.1911	0.1849	0.1911	0.1911	0.1849	0.1911	0.1849	0.1911	2.24	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
Rs. 10,000 to 100,000		0.2336	0.2185	0.2336	0.2260	0.2336	0.2260	0.2123	0.2123	0.2055	0.2123	0.2055	0.2123	2.75	2.75	2.75	2.75	2.75	2.75	2.50	2.50	2.50	2.50	2.50	2.50
Rs. 100,001 to 500,000		0.2760	0.2582	0.2760	0.2671	0.2760	0.2671	0.2548	0.2548	0.2466	0.2548	0.2466	0.2548	3.25	3.25	3.25	3.25	3.25	3.25	3.00	3.00	3.00	3.00	3.00	3.00
Rs. 500,001 to 1,000,000		0.3185	0.2979	0.3185	0.3082	0.3185	0.3082	0.2973	0.2973	0.2877	0.2973	0.2877	0.2973	3.75	3.75	3.75	3.75	3.75	3.75	3.50	3.50	3.50	3.50	3.50	3.50
Rs. 1,000,001 & above		0.4034	0.3774	0.4034	0.3904	0.4034	0.3904	0.3822	0.3822	0.3699	0.3822	0.3699	0.3822	4.75	4.75	4.75	4.75	4.75	4.75	4.50	4.50	4.50	4.50	4.50	4.50
Saadat Asaan Saving Account	**Six Monthly**	0.1911	0.1788	0.1911	0.1849	0.1911	0.1849	0.1911	0.1911	0.1849	0.1911	0.1849	0.1911	0.00	0.00	0.00	0.00	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
Saadat Daily Product Account																									
Less than 500,000	**Monthly**	0.1699	0.1589	0.1699	0.1644	0.1699	0.1644	0.1699	0.1699	0.1644	0.1699	0.1644	0.1699	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Rs. 500,001 to 1,000,000		0.2336	0.2185	0.2336	0.2260	0.2336	0.2260	0.2123	0.2123	0.2055	0.2123	0.2055	0.2123	2.75	2.75	2.75	2.75	2.75	2.75	2.50	2.50	2.50	2.50	2.50	2.50
Rs. 1,000,001 to 5,000,000		0.3185	0.2979	0.3185	0.3082	0.3185	0.3082	0.2973	0.2973	0.2877	0.2973	0.2877	0.2973	3.75	3.75	3.75	3.75	3.75	3.75	3.50	3.50	3.50	3.50	3.50	3.50
Rs. 5,000,001 to 10,000,000		0.3610	0.3377	0.3610	0.3493	0.3610	0.3493	0.3397	0.3397	0.3288	0.3397	0.3288	0.3397	4.25	4.25	4.25	4.25	4.25	4.25	4.00	4.00	4.00	4.00	4.00	4.00
Rs. 10,000,001 to 25,000,000		0.4034	0.3774	0.4034	0.3904	0.4034	0.3904	0.3822	0.3822	0.3699	0.3822	0.3699	0.3822	4.75	4.75	4.75	4.75	4.75	4.75	4.50	4.50	4.50	4.50	4.50	4.50
Rs. 25,000,001 & above		0.4459	0.4171	0.4459	0.4315	0.4459	0.4315	0.4247	0.4247	0.4110	0.4247	0.4110	0.4247	5.25	5.25	5.25	5.25	5.25	5.25	5.00	5.00	5.00	5.00	5.00	5.00
Saadat Business Account	**Six Monthly**	0.0008	0.0008	0.0849	0.0822	0.0849	0.0822	0.0849	0.0849	0.0822	0.0849	0.0822	0.0849	0.01	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7-Days	**On Withdrawal**	0.3397	0.3178	0.3397	0.3288	0.3397	0.3288	0.3397	0.3397	0.3288	0.3397	0.3288	0.3397	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30-Days	**On Withdrawal**	0.3610	0.3377	0.3610	0.3493	0.3610	0.3493	0.3610	0.3610	0.3493	0.3610	0.3493	0.3610	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1-Month	**On Maturity**	0.3822	0.3575	0.3822	0.3699	0.3822	0.3699	0.3610	0.3610	0.3493	0.3610	0.3493	0.3610	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.25
3-Months	**On Maturity**	0.4034	0.3774	0.4034	0.3904	0.4034	0.3904	0.3822	0.3822	0.3699	0.3822	0.3699	0.3822	N/A	N/A	4.75	4.75	4.75	4.75	4.50	4.50	4.50	4.50	4.50	4.50
6-Months	**On Maturity**	0.4247	0.3973	0.4247	0.4110	0.4247	0.4110	0.4034	0.4034	0.3904	0.4034	0.3904	0.4034	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
One Year	**Monthly**	0.4459	0.4141	0.4459	0.4315	0.4459	0.4315	0.4247	0.4247	0.4110	0.4247	0.3905	0.4247	N/A	N/A	N/A	N/A	N/A	5.25	5.00	5.00	5.00	5.00	5.00	5.00
	Quarterly	0.4501	0.4370	0.4671	0.4521	0.4671	0.4521	0.4459	0.4459	0.4315	0.4459	0.4099	0.4459	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Six Monthly	0.4544	0.4568	0.4884	0.4726	0.4884	0.4726	0.4671	0.4671	0.4521	0.4671	0.4205	0.4671	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	On Maturity	0.4586	0.4767	0.5096	0.4932	0.5096	0.4932	0.4884	0.4884	0.4726	0.4884	0.4490	0.4884	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Profit Sharing Ratio	RabbulMal	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
	Mudarib	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%