SINDH BANK ISLAMIC BANKING

Weightages & Declared Profit Rates
Local Currency Deposits
2017

Weightages, Profit Sharing Ratio and Historically Declared Weightages & Profit Rates on Sa'adat Modaraba based products for the Year 2017

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		0.1911	0.1726	0.1911	0.1849	0.1911	0.1849	0.1911	0.1911	0.1849	0.1911	0.1808	0.1868	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.20	
Rs. 10,000 to 100,000		0.1996	0.1803	0.1996	0.1932	0.1996	0.1932	0.1996	0.1996	0.1932	0.1996	0.1890	0.1953	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.30	
Rs. 100,001 to 500,000		0.2123	0.1918	0.2123	0.2055	0.2123	0.2055	0.2123	0.2123	0.2055	0.2123	0.2014	0.2081	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.45	
Rs. 500,001 to 1,000,000		0.2336	0.2110	0.2336	0.2260	0.2336	0.2260	0.2336	0.2336	0.2260	0.2336	0.2219	0.2293	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.70	
Rs.1,000,001 to 5,000,000	Six Monthly	0.2548	0.2301	0.2548	0.2466	0.2548	0.2466	0.2548	0.2548	0.2466	0.2548	0.2425	0.2505	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.95	
Rs. 5,000,001 to 10,000,000		0.2760	0.2493	0.2760	0.2671	0.2760	0.2671	0.2760	0.2760	0.2671	0.2760	0.2630	0.2718	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.20	
Rs. 10,000,001 to 20,000,000		0.2973	0.2685	0.2973	0.2877	0.2973	0.2877	0.2973	0.2973	0.2877	0.2973	0.2836	0.2930	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.45	
Rs.20,00,001 to 25,000,000		0.3185	0.2877	0.3185	0.3082	0.3185	0.3082	0.3185	0.3185	0.3082	0.3185	0.3041	0.3142	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	N/A	N/A	3.70	
Rs. 25,00,000 to 50,000,000		0.3397	0.3068	0.3397	0.3288	0.3397	0.3288	0.3397	0.3397	0.3288	0.3397	0.3247	0.3355	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	N/A	N/A	3.95	
Rs. 50,000,000 & above		0.3610	0.3260	0.3610	0.3493	0.3610	0.3493	0.3610	0.3610	0.3493	0.3610	0.3452	0.3567	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.20	
Saadat Asaan Saving Account	Six Monthly	0.1911	0.1726	0.1911	0.1849	0.1911	0.1849	0.1911	0.1911	0.1849	0.1911	0.1808	0.1868	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.20	
Saadat Daily Product Account																									
Less than 500,000		0.1699	0.1534	0.1699	0.1644	0.1699	0.1644	0.1699	0.1699	0.1644	0.1699	0.1603	0.1656	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.95	
Rs. 500,001 to 1,000,000		0.1953	0.1764	0.1953	0.1890	0.1953	0.1890	0.1953	0.1953	0.1890	0.1953	0.1849	0.1911	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.25	
Rs. 1,000,001 to 5,000,000		0.2760	0.2493	0.2760	0.2671	0.2760	0.2671	0.2760	0.2760	0.2671	0.2760	0.2630	0.2718	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.20	
Rs. 5,000,001 to 10,000,000	Monthly	0.2973	0.2685	0.2973	0.2877	0.2973	0.2877	0.2973	0.2973	0.2877	0.2973	0.2827	0.2922	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.44	
Rs. 10,000,001 to 20,000,000		0.3185	0.2877	0.3185	0.3082	0.3185	0.3082	0.3185	0.3185	0.3082	0.3185	0.3033	0.3134	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.69	
Rs. 20,000,001 to 25,000,000		0.3610	0.3260	0.3610	0.3493	0.3610	0.3493	0.3610	0.3610	0.3493	0.3610	0.3427	0.3542	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.17	
Rs. 25,000,001 to 50,000,000		0.3822	0.3452	0.3822	0.3699	0.3822	0.3699	0.3822	0.3822	0.3699	0.3822	0.3633	0.3754	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.42	
Rs. 50,000,001 to 100,000,000		0.4034	0.3644	0.4034	0.3904	0.4034	0.3904	0.4034	0.4034	0.3904	0.4034	0.3822	0.3949	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.65	
Rs. 100,000,001 & above		0.4247	0.3836	0.4247	0.4110	0.4247	0.4110	0.4247	0.4247	0.4110	0.4247	0.4027	0.4162	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.90	
Saadat Business Account	Six Monthly	0.0425	0.0384	0.0425	0.0411	0.0425	0.0411	0.0425	0.0425	0.0411	0.0425	0.0205	0.0212	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25	

		Upto 31.12.2016	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Upto 31.10.2017	Nov
			W.e.f 1.1.2017											W.e.f 1.11.2017
1-Month	On Maturity	4.25	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.80
3-Months	On Maturity	4.50	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.10
6-Months	On Maturity	N/A	N/A	N/A	N/A	N/A	N/A	4.50	4.50	4.50	4.50	4.50	4.50	4.40
One Year	Monthly	5.00	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	N/A	N/A	N/A	N/A
	On Maturity	N/A	N/A	N/A	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	N/A

		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
Profit Sharing Ratio	RabbulMal	65%	65%	65%	65%	60%	60%	60%	60%	60%	60%	60%	60%	65%	65%	65%	65%	65%	60%	60%	60%	60%	60%	60%	60%
	Mudarib	35%	35%	35%	35%	40%	40%	40%	40%	40%	40%	40%	40%	35%	35%	35%	35%	35%	40%	40%	40%	40%	40%	40%	40%