

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	Six Monthly	Less than 10,000	0.1911	0.1726	0.1911	0.1849	0.1911	0.1849	0.1911	0.1911	0.1849					2.25	2.25	2.25	2.25	2.25	2.25	2.25						
Rs. 10,000 to 100,000		0.1996	0.1803	0.1996	0.1932	0.1996	0.1932	0.1996	0.1996	0.1932					2.35	2.35	2.35	2.35	2.35	2.35	2.35							
Rs. 100,001 to 500,000		0.2123	0.1918	0.2123	0.2055	0.2123	0.2055	0.2123	0.2123	0.2055					2.50	2.50	2.50	2.50	2.50	2.50	2.50							
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					2.75	2.75	2.75	2.75	2.75	2.75	2.75							
Rs. 1,000,001 to 5,000,000		0.2548	0.2301	0.2548	0.2466	0.2548	0.2466	0.2548	0.2548	0.2466					3.00	3.00	3.00	3.00	3.00	3.00	3.00							
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					3.25	3.25	3.25	3.25	3.25	3.25	3.25							
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					3.50	3.50	3.50	3.50	3.50	3.50	3.50							
Rs. 20,000,001 to 25,000,000		0.3185	0.2877	0.3185	0.3082	0.3185	0.3082	0.3185	0.3185	0.3082					3.75	3.75	3.75	3.75	3.75	3.75	3.75							
Rs. 25,000,001 to 50,000,000		0.3397	0.3068	0.3397	0.3288	0.3397	0.3288	0.3397	0.3397	0.3288					4.00	4.00	4.00	4.00	4.00	4.00	4.00							
Rs. 50,000,000 & above		0.3610	0.3260	0.3610	0.3493	0.3610	0.3493	0.3610	0.3610	0.3493					4.25	4.25	4.25	4.25	4.25	4.25	4.25							
Saadat Asaan Saving Account	Six Monthly	0.191	0.1726	0.1911	0.1849	0.1911	0.1849	0.1911	0.1911	0.1849					2.25	2.25	2.25	2.25	2.25	2.25								
Saadat Daily Product Account	Monthly	Less than 500,000	0.1699	0.1534	0.1699	0.1644	0.1699	0.1644	0.1699	0.1699	0.1644					2.00	2.00	2.00	2.00	2.00	2.00	2.00						
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					2.30	2.30	2.30	2.30	2.30	2.30	2.30							
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					3.25	3.25	3.25	3.25	3.25	3.25	3.25							
Rs. 5,000,001 to 10,000,000		0.2973	0.2685	0.2973	0.2877	0.2973	0.2877	0.2973	0.2973	0.2877					3.50	3.50	3.50	3.50	3.50	3.50	3.50							
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					3.75	3.75	3.75	3.75	3.75	3.75	3.75							
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					4.25	4.25	4.25	4.25	4.25	4.25	4.25							
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					4.50	4.50	4.50	4.50	4.50	4.50	4.50							
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					4.75	4.75	4.75	4.75	4.75	4.75	4.75							
Rs. 100,000,001 & above		0.425	0.3836	0.4247	0.4110	0.4247	0.4110	0.4247	0.4247	0.4110					5.00	5.00	5.00	5.00	5.00	5.00	5.00							
Saadat Business Account		Six Monthly	0.0425	0.0384	0.0425	0.0411	0.0425	0.0411	0.0425	0.0425	0.0411					0.50	0.50	0.50	0.50	0.50	0.50							
														January		February		March	April	May	June	July						
														W.e.f 1.1.2017	Upto 31.12.2016	W.e.f 1.1.2017	Upto 31.12.2016	W.e.f 1.1.2017	W.e.f 1.1.2017	W.e.f 1.1.2017	W.e.f 1.1.2017	W.e.f 1.1.2017						
1-Month	On Maturity	0.3397	0.3068	0.3397	0.3288	0.3397	0.3288	0.3397	0.3397	0.3288				4.00	4.25%	4.00	4.25	4.00	4.00	4.00	4.00	4.00						
3-Months	On Maturity	0.3610	0.3260	0.3610	0.3493	0.3610	0.3493	0.3610	0.3610	0.3493				4.25	4.50	4.25	4.50	4.25	4.25	4.25	4.25	4.25						
6-Months	On Maturity	0.3822	0.3452	0.3822	0.3699	0.3822	0.3699	0.3822	0.3822	0.3699				N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.50	4.50						
One Year	Monthly	0.4034	0.3644	0.3830	0.3710	0.3830	0.3710	0.3830	0.3830	0.3710				4.75	5.00	4.75	5.00	4.75	4.75	4.75	4.75	4.75						
	On Maturity	0.4671	0.4219	0.4433	0.4299	0.4433	0.4299	0.4433	0.4438	0.4299				N/A	N/A	N/A	N/A	5.50	5.50	5.50	5.50	5.50						
Profit Sharing Ratio	RabbulMal	65%	65%	65%	65%	60%	60%	60%	60%	60%				65%	65%	65%	65%	65%	65%	60%	60%	60%						
	Mudarib	35%	35%	35%	35%	40%	40%	40%	40%	40%				35%	35%	35%	35%	35%	35%	40%	40%	40%						