

ISLAMIC BANKING PRODUCTS

ASSET SIDE PRODUCTS & SERVICES

S #	Products	Features	Target Customers
1	Sa'adat Ijarah	Lease of all types of local & imported plants and machinery, auto vehicles, office equipment etc.	Corporate/Commercial/SME
2	Sa'adat Murabaha	<ul style="list-style-type: none"> Local purchases & import of raw materials and finished goods. 	Corporate/Commercial/SME
3	Sa'adat Diminishing Musharaka	For the acquisition of tangible asset (movable/immovable) i.e. Vehicles, Plants & Machinery, and Equipments.	Corporate/Commercial

LIABILITIES SIDE PRODUCTS & SERVICES

S #	Products	Features	Target Customers
1	Sa'adat Current Account	<ul style="list-style-type: none"> Qard Basis. Services charges for PKR Nil For FCY charges as being offered by SNDB on the similar products 	Customers with Medium to High Transactional needs
2	Sa'adat Saving Account	<ul style="list-style-type: none"> Mudarabah Basis Services charges for PKR Nil For FCY charges as being offered by SNDB on the similar products 	Customers with Low Saving and Low Transactional needs
3	Sa'adat Time/Term Deposit	<ul style="list-style-type: none"> Mudarabah Basis Service Charges - NIL 	High net worth customers, Corporate etc.
4	Sa'adat Business Account	<ul style="list-style-type: none"> Mudarabah Basis All cheque books will be issued free of charge. Duplicate Account Statements shall be provided free when requested. Annual fee waiver Customer can request for unlimited number of DDs/POs and make unlimited Funds Transfers through Business Account, free of charge using Sindh Bank's network Online Cash Withdrawal & Deposit, Funds Transfer through ATMs/SMS under IBFT. Customer can make many online cash withdrawals and deposits using Sindh Bank's network all over Pakistan, all free of charge. 	High net worth customers, Corporate etc.

		<ul style="list-style-type: none">• Fee is waived for Outward Clearing Cheques.• SMS Alerts service available to Individuals and Sole Proprietors for over the counter debit and credit transactions greater than Rs. 25000/-.	
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