**SINDH BANK ISLAMIC BANKING**
Weightages & Declared Profit Rates
Local Currency Deposits
2015

**Declared Profit Rates, Weightages, Profit Sharing Ratio between Bank and Investor on Sa'adat Modaraba based products for the period commencing from 1st December to 31st December 2015 alongwith Historically Declared Profit Rates**

| Product | Profit Payment Frequency | Weightages assigned Jan 15 to Mar 15 | Weightages assigned 01 Apr 15 to 30 Apr 15 | Weightages assigned 01 May 15 to 31 May 15 | Weightages assigned 01 June 15 to 30 June 15 | Weightages assigned 01 July 15 to 31 July 15 | Weightages assigned 01 Aug 15 to 31 Aug 15 | Weightages assigned 01 Sep 15 to 30 Sep 15 | Weightages assigned 01 Oct 15 to 31 Oct 15 | Weightages assigned 01 Nov 15 to 30 Nov 15 | Weightages assigned 01 Dec 15 to 31 Dec 15 | Declared Profit Rates % for the Period: | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | Jan-15 (Declared) | Feb (Declared) | Mar (Declared) | April (Declared) | May (Declared) | June (Declared) | July (Declared) | Aug (Declared) | Sept (Declared) | Oct (Declared) | Nov (Declared) | Dec (Declared) |
| **Saadat Saving Account** | | | | | | | | | | | | | | | | | | | | | | | |
| Rs. 0 to 10,000 | | 0.0740 | 0.0247 | 0.2548 | 0.2055 | 0.2123 | 0.2123 | 0.2055 | 0.1911 | 0.1849 | 0.1911 | 3.00% | 3.07% | 3.00% | 3.03% | 2.73% | 2.50% | 2.49% | 2.50% | 2.49% | 2.25% | 2.24% | 2.25% |
| Rs. 10,001 to 100,000 | | 0.0801 | 0.0267 | 0.2973 | 0.2466 | 0.2548 | 0.2548 | 0.2466 | 0.2336 | 0.2260 | 0.2336 | 3.25% | 3.32% | 3.25% | 3.27% | 3.18% | 3.00% | 2.98% | 3.00% | 3.00% | 2.75% | 2.75% | 2.75% |
| Rs. 100,001 to 500,000 | **Six Monthly** | 0.0863 | 0.0288 | 0.3397 | 0.2877 | 0.2973 | 0.2973 | 0.2877 | 0.2760 | 0.2671 | 0.2760 | 3.50% | 3.57% | 3.50% | 3.53% | 3.64% | 3.50% | 3.48% | 3.50% | 3.50% | 3.25% | 3.25% | 3.25% |
| Rs. 500,001 to 1,000,000 | | 0.1048 | 0.0349 | 0.3822 | 0.3288 | 0.3397 | 0.3397 | 0.3288 | 0.3185 | 0.3082 | 0.3185 | 4.25% | 4.34% | 4.25% | 4.27% | 4.09% | 4.00% | 3.97% | 4.00% | 4.00% | 3.75% | 3.75% | 3.75% |
| Rs. 1,000,001 to 5,000,000 | | 0.1171 | 0.0390 | 0.4671 | 0.4110 | 0.4247 | 0.4247 | 0.4110 | 0.4034 | 0.3904 | 0.4034 | 4.75% | 4.85% | 4.75% | 4.78% | 5.00% | 5.00% | N/A | 5.00% | 5.00% | 4.75% | 4.75% | 4.75% |
| Rs. 5,000,001 & above | | 0.1356 | 0.0390 | 0.4671 | 0.4110 | 0.4247 | 0.4247 | 0.4110 | 0.4034 | 0.3904 | 0.4034 | N/A | N/A | N/A | N/A | 5.00% | 5.00% | N/A | N/A | 5.00% | 4.75% | 4.75% | 4.75% |
| | | | | | | | | | | | | | | | | | | | | | | | |
| **Saadat Asaan Account** | **Six Monthly** | N/A | N/A | N/A | N/A | N/A | N/A | 0.2055 | 0.1911 | 0.1849 | 0.1911 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | | | | | | | | | | | | | | | | | | | | | | | |
| **Saadat Daily Product Account** | | | | | | | | | | | | | | | | | | | | | | | |
| Less than Rs.500,000 | | 0.0740 | 0.0247 | 0.2548 | 0.2055 | 0.2123 | 0.1699 | 0.1644 | 0.1699 | 0.1644 | 0.1699 | 3.00% | 3.07% | 3.00% | 3.03% | 2.73% | 2.50% | 2.49% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| Rs. 500,001 to 1,000,000 | | 0.1110 | 0.0370 | 0.3822 | 0.3288 | 0.3397 | 0.2548 | 0.2466 | 0.2336 | 0.2260 | 0.2336 | N/A | 4.60% | 4.50% | 4.53% | 4.09% | 4.00% | 3.98% | 3.00% | 3.00% | 2.75% | 2.75% | 2.75% |
| Rs. 1,000,001 to 5,000,000 | | 0.1356 | 0.0452 | 0.4884 | 0.4110 | 0.4247 | 0.3397 | 0.3288 | 0.3185 | 0.3082 | 0.3185 | N/A | N/A | 5.50% | 5.54% | 5.23% | 5.00% | 4.97% | 4.00% | 4.00% | 3.75% | 3.75% | 3.75% |
| Rs. 5,000,001 to 10,000,000 | **Monthly** | 0.1479 | 0.0473 | 0.5521 | 0.4315 | 0.4459 | 0.3822 | 0.3699 | 0.3610 | 0.3493 | 0.3610 | 6.00% | 6.13% | N/A | N/A | 5.91% | 5.24% | 5.22% | 4.50% | 4.50% | 4.25% | 4.25% | 4.25% |
| Rs. 10,000,001 to 25,000,000 | | 0.1603 | 0.0473 | 0.5521 | 0.4521 | 0.4671 | 0.4247 | 0.4110 | 0.4034 | 0.3904 | 0.4034 | N/A | N/A | N/A | 5.79% | 5.91% | 5.50% | 5.47% | 5.00% | 5.00% | 4.75% | 4.75% | 4.75% |
| Rs. 25,000,001 & above | | 0.1726 | 0.0473 | 0.5521 | 0.4726 | 0.4884 | 0.4671 | 0.4521 | 0.4459 | 0.4315 | 0.4459 | N/A | N/A | N/A | 5.79% | 5.91% | 5.74% | 5.72% | 5.50% | 5.50% | 5.25% | 5.25% | 5.25% |
| | | | | | | | | | | | | | | | | | | | | | | | |
| **Saadat Business Account** | **Six Monthly** | 0.0012 | 0.0004 | 0.0042 | 0.0008 | 0.0008 | 0.0008 | 0.0008 | 0.0008 | 0.0008 | 0.0008 | N/A | N/A | N/A | 0.05% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% |
| | | | | | | | | | | | | | | | | | | | | | | | |
| **7-Days** | **On Withdrawal** | 0.1233 | 0.0390 | 0.4034 | 0.3493 | 0.3610 | 0.3610 | 0.3493 | 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** | 0.1356 | 0.0411 | 0.4247 | 0.3699 | 0.3822 | 0.3822 | 0.3699 | 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** | 0.1356 | 0.0411 | 0.5096 | 0.4315 | 0.4459 | 0.4459 | 0.4315 | 0.4247 | 0.3699 | 0.3822 | 5.50% | 5.62% | 5.50% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **3-Months** | **On Maturity** | 0.1479 | 0.0432 | 0.5521 | 0.4726 | 0.3822 | 0.3907 | 0.3781 | 0.3695 | 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 |
| **6-Months** | **On Maturity** | 0.1603 | 0.0452 | 0.5605 | 0.4808 | 0.3907 | 0.3992 | 0.3863 | 0.3779 | 0.4110 | 0.4247 | 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** | 0.1664 | 0.0452 | 0.5690 | 0.4932 | 0.4077 | 0.4077 | 0.3945 | 0.3864 | 0.4315 | 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 |
| | **Quarterly** | 0.1726 | 0.0464 | 0.5775 | 0.5014 | 0.4247 | 0.4247 | 0.4110 | 0.4034 | 0.4356 | 0.4501 | 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** | 0.1788 | 0.0477 | 0.5860 | 0.5096 | 0.4332 | 0.4332 | 0.4192 | 0.4119 | 0.4397 | 0.4544 | 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** | 0.1849 | 0.0493 | 0.5945 | 0.5178 | 0.4416 | 0.4416 | 0.4274 | 0.4204 | 0.4438 | 0.4586 | 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** | Share of RabbulMal | 50% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 50% | 50% | 50% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| | Share of Mudarib | 50% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 50% | 50% | 50% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |

**SINDH BANK ISLAMIC BANKING**

Weightages & Declared Profit Rates

Local Currency Deposits

**Profit Sharing Ratio between Bank and Investor on Sa'adat Modaraba based products for the period commencing from 1st June to 31st Decemer 2014 alongwith Historically Declared Profit Rates:**

| Product | Profit Payment Frequency | Weightages assigned Jul 14 to Sept 14 | Weightages assigned Oct 14 to Dec 14 | Declared Profit Rates % for the Period: | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | June-14 (Declared) | July-14 (Declared | August-14 (Declared) | Sept-14 (Declared) | Oct-14 (Declared) | Nov-14 (Declared) | Dec-14 (Declared) |
| **Saadat Saving Account** | | | | | | | | | | |
| Rs. 0 to 10,000 | | 0.0756 | 0.0945 | 4.75 | 3.05 | 3.10 | 3.21 | 3.76 | 3.75 | 3.75 |
| Rs. 10,000 to 499,999 | | 0.0882 | 0.1008 | N/A | 3.55 | 3.62 | 3.75 | 4.01 | 4.00 | 4.00 |
| Rs. 500,000 to 999,999 | **Six Monthly** | 0.1008 | 0.1260 | N/A | 4.06 | 4.13 | 4.29 | 5.01 | 5.00 | 5.00 |
| Rs. 1,000,000 to 499,999,999 | | 0.1260 | 0.1512 | N/A | 5.08 | 5.17 | 5.36 | 6.01 | 6.00 | 6.00 |
| Rs. 500,000,000 to 999,999,999 | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rs. 1,000,000,000 above | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Saadat Daily Product Account** | | | | | | | | | | |
| Less than 500,000 | | N/A | 0.0945 | N/A | N/A | N/A | N/A | N/A | N/A | 3.75 |
| Rs. 500,000 to 1,000,000 | | N/A | 0.1323 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rs. 1,000,001 to 5,000,000 | **Monthly** | N/A | 0.1575 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rs. 5,000,001 to 10,000,000 | | N/A | 0.1638 | N/A | N/A | N/A | N/A | N/A | N/A | 6.50 |
| Rs. 10,000,001 to 25,000,000 | | N/A | 0.1764 | N/A | N/A | N/A | N/A | N/A | 7.00 | 7.00 |
| Rs. 25,000,001 to 50,000,000 | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rs. 50,000,001 and Above | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Saadat Business Account** | **Six Monthly** | | 0.0013 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **7-Days** | **On Withdrawal** | 0.1260 | 0.1260 | N/A | N/A | 5.17 | 5.36 | N/A | N/A | N/A |
| **30-Days** | **On Withdrawal** | 0.1323 | 0.1386 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **1-Month** | **On Maturity** | 0.1323 | 0.1449 | N/A | N/A | 5.42 | 5.63 | N/A | N/A | 5.75 |
| **3-Months** | **On Maturity** | 0.1449 | 0.1512 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **6-Months** | **On Maturity** | 0.1512 | 0.1638 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **One Year** | **Monthly** | 0.1638 | 0.1701 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Quarterly** | 0.1664 | 0.1764 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Six Monthly** | 0.1701 | 0.1827 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **On Maturity** | 0.1764 | 0.1890 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Two Years** | **Monthly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Quarterly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Six Monthly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Yearly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **On Maturity** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Three Years** | **Monthly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Quarterly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Six Monthly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Yearly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **On Maturity** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Five Years** | **Monthly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Quarterly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Six Monthly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Yearly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **On Maturity** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Ten Years** | **Monthly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Quarterly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Six Monthly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **Yearly** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | **On Maturity** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Profit Sharing Ratio** | Share of RabbulMal | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| | Share of Mudarib | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |