

**PROFIT RATES - SARWA ISLAMIC SAVINGS
ACCOUNT (SISA)**

**Historical Rates Remained Applicable on Sarwa Islamic
Savings Account (SISA) From May 2023 to onwards**

Effective Period		Profit Percentage (PKR)	
From	To		
29/5/2023	07/11/2023	Rate (% p.a)	19.50%
07/12/2023	09/04/2023	Rate (% p.a)	19.50%
09/05/2023	29/10/2023	Rate (% p.a)	19.50%
30/10/2023	08/06/2024	Rate (% p.a)	20.50%
08/07/2024	09/11/2024	Rate (% p.a)	19.00%
09/12/2024	24/9/2024	Rate (% p.a)	18.00%
25/9/2024	11/03/2024	Rate (% p.a)	14.25%
11/04/2024	12/09/2024	Rate (% p.a)	11.16%
12/10/2024	13/2/2025	Rate (% p.a)	10.44%
14/2/2025	24/2/2025	Rate (% p.a)	9.90%
25/2/2025	19/3/2025	Rate (% p.a)	9.74%
20/3/2025	18/5/2025	Rate (% p.a)	10.44%
19/5/2025	26/6/2025	Rate (% p.a)	10.34%
27/6/2025	27/7/2025	Rate (% p.a)	9.75%
28/7/2025	20/8/2025	Rate (% p.a)	9.94%

21/8/2025	16/9/2025	Rate (% p.a)	9.50%
17/9/2025	04/01/2026	Rate (% p.a)	9.92%
05/01/2026	28/1/2026	Rate (% p.a)	9.96%
29/1/2026	25/05/2026	Rate (% p.a)	9.00%
26/05/2026	09/06/2026	Rate (% p.a)	10.93%
10/06/2026	17/07/2026	Rate (% p.a)	11.88%
18/07/2026	03/09/2026	Rate (% p.a)	11.10%
04/09/2026	Till date	Rate (% p.a)	11.25%
In Case of Change in the anticipated profit rate for SISA, the new rate will be applicable on all SISA Account holders from the effective date			