

ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

FINANCE & ACCOUNTS DIVISION
(BUDGET & FUNDS MANAGEMENT DEPARTMENT)

Circular Letter No. F&AD/ 16 /2025/ 536
All Regional Business Heads/Branch Managers,
Zarai Taraqiati Bank Limited,

Dated: June 20, 2025

DECLARED RATES OF RETURN ON PLS & OTHER DEPOSITS FOR
THE HALF YEAR JANUARY 01 - JUNE 30, 2025.

The following rates of return on different types of Deposits have been declared for the period January 01, 2025 to June 30, 2025: -

NATURE OF ACCOUNT	DECLARED RATES		
	January 01 - January 31, 2025	February 01 - May 31, 2025	June 01 - June 30, 2025
1. PLS Saving Account	11.50% p.a	10.50% p.a	9.50% p.a
2. ZTBL Asaan Account (Saving)	11.50% p.a	10.50% p.a	9.50% p.a
3. ZTBL Asaan Account (other remunerative)	11.50% p.a	10.50% p.a	9.50% p.a
4. ZTBL Junior Account (ZJA)	11.50% p.a	10.50% p.a	9.50% p.a
5. Business Deposit Account	11.50% p.a	10.50% p.a	9.50% p.a
6. ZTBL Senior Citizen Account	11.60% p.a	10.60% p.a	9.60% p.a
7. ZTBL Bakht Account	11.60% p.a	10.60% p.a	9.60% p.a
8. ZTBL Pension Saving Account	11.60% p.a	10.60% p.a	9.60% p.a
9. PLS Term Deposits			
a) 03 Months	9.50% p.a	8.50% p.a	7.50% p.a
b) 06 Months	9.00% p.a	8.00% p.a	7.00% p.a
c) 12 Months	10.00% p.a	9.00% p.a	8.00% p.a
d) 24 Months	7.00% p.a	6.00% p.a	5.00% p.a
e) 36 Months	7.00% p.a	6.00% p.a	5.00% p.a
f) 48 Months	6.00% p.a	5.00% p.a	4.00% p.a
g) 60 Months & above	6.00% p.a	5.00% p.a	4.00% p.a
10. Zarai Term Deposit Certificates (Fixed) – 3 years	7.00% p.a	6.00% p.a	5.00% p.a
Premature-Profit rates on ZTDC			
a) Before 6 months	5.00% p.a	4.00% p.a	3.00% p.a
b) 6 months & before 12 months	5.00% p.a	4.00% p.a	3.00% p.a
c) 12 months & before 24 months	5.00% p.a	4.00% p.a	3.00% p.a
d) 24 months & before 36 months	5.00% p.a	4.00% p.a	3.00% p.a
11. Mustaqbil Mehfooz short term 3 months (Fixed)	9.50% p.a	8.50% p.a	7.50% p.a
12. Rozana Bachat Account:- (Fixed slabs)			
i. Up to Rs.10,000	11.50% p.a	10.50% p.a	9.50% p.a
ii. Rs.10,001 to Rs.100,000/-	11.50% p.a	10.50% p.a	9.50% p.a
iii. Rs.100,001/- to Rs.500,000/-	11.50% p.a	10.50% p.a	9.50% p.a
iv. Rs.500,001 to Rs.5000,000/-	11.50% p.a	10.50% p.a	9.50% p.a
v. Rs.5000,001 to 10,000,000/-	11.50% p.a	10.50% p.a	9.50% p.a
vi. 10,000,001/- and above	11.50% p.a	10.50% p.a	9.50% p.a
13. Zarai Munafa Term Deposit Certificate (for Rs.0.1 Million each) at fixed rate for 01 year only for banks employees	8.95% p.a	7.95% p.a	6.95% p.a
14. Shandar Mahana Amdani Account (ZSMAA)			
i. 0 to Rs.10,000	11.50% p.a	10.50% p.a	9.50% p.a
ii. Rs.10,001 to Rs.100,000/-	11.50% p.a	10.50% p.a	9.50% p.a
iii. Rs.100,001 to Rs.500,000/-	11.50% p.a	10.50% p.a	9.50% p.a
iv. Rs.500,001 to Rs.5000,000/-	11.50% p.a	10.50% p.a	9.50% p.a
v. Rs.5000,001 to 10,000,000/-	11.50% p.a	10.50% p.a	9.50% p.a
vi. 10,000,001/- and above	11.50% p.a	10.50% p.a	9.50% p.a
15. Saving Accounts of Financial Institutions, Public Sector Enterprises & Public Limited Companies		9.00% p.a	8.00% p.a

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2. The aforementioned rates are not applicable to Islamic Banking products and special deposits from corporate/high valued customers arranged by Product Development and Liability Management Division.
3. Penalty of 2% will be applicable on any early/pre-mature encashment of all types of Term Deposits (any term).
4. According to the State Bank of Pakistan requirements, the payment of return to the depositors shall be made within 20 days of the close of half year. It is therefore, advised to make all necessary arrangements for profit payments in the customer's accounts by July 20, 2025 (positively).
5. It is also advised to display prominently these rates on the entrance or window of branches for information and convenience of customers. Besides it has been made available on the ZTBL Website at <http://www.ztbl.com.pk> in compliance to SBP instructions contained in BPD circular No.6 dated: July 14, 2006.

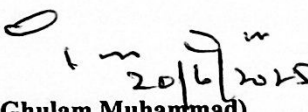
Note: -I) According to SBP directives envisaged in para 2 of BPRD Circular No 01 dated March 15, 2013, the profit payable on all Pak Rupee saving deposits will be paid by the bank on average monthly balances.

Note:-II) According to SBP directives vide BPRD Circular No. 5 of 2014 dated May 27, 2014 Circulated vide letter No. FD/03/2014 dated 10th June, 2014, that "Effective from June 1, 2014, minimum profit rate, on average monthly balances, shall be applicable on all new & existing Saving products (including any other profit bearing deposits with no fixed maturity) except term deposits". Moreover, condition of minimum profit rates does not apply to Saving accounts of depositors mentioned at para-1 (15) effective from January 01, 2025 as per SBP Circular No. 05 of 2024 dated Nov 26, 2024.

Please confirm action.


(Safdar Abbas Zaidi)
EVP/Divisional Head (F&A)

1. P.S. to President, ZTBL, Head Office, Islamabad.
2. Group Heads /CFO/CCO/CIA/CRO/ Company Secretary, ZTBL Head Office Islamabad.
3. All Divisional/Departmental Heads, ZTBL, Head Office, Islamabad.
4. Treasurer, Treasury Division, ZTBL, Karachi.
5. All General Managers in the field.
6. All Incharge Audit Zones/HO Units in the Field.
7. Web Management Unit, DCED, DBD, ZTBL HO, Islamabad for uploading on ENB.
8. File No. B&FMD/Treasury-4(56)/2020/


(Ghulam Muhammad)
Head B&FMD