

ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

FINANCE&ACCOUNTS DIVISION
(BUDGET & FUNDS MANAGEMENT DEPARTMENT)

Circular Letter No. F&AD/17/2025/537

Dated: June 20, 2025

All Regional Business Heads /Branch Managers
Zarai Taraqiati Bank Limited.

INDICATIVE RATES OF RETURN ON PLS & OTHER DEPOSITS
FOR THE PERIOD JULY 01 2025 TO DEC 31, 2025.

The following rates of return on different types of deposits will continue to be applied as Indicative rates for the period from July 01, 2025 to onward (till further order): -

NATURE OF ACCOUNT	INDICATIVE RATES July 01 – Dec 31, 2025
1. PLS Saving Account	9.50% p.a
2. ZTBL Asaan Account (Saving)	9.50% p.a
3. ZTBL Asaan Account (other remunerative)	9.50% p.a
4. ZTBL Junior Account (ZJA)	9.50% p.a
5. Business Deposit Account	9.50% p.a
6. ZTBL Senior Citizen Account	9.60% p.a
7. ZTBL Bakht Account	9.60% p.a
8. ZTBL Pension Saving Account	9.60% p.a
9. <u>PLS Term Deposits</u>	
a) 03 Months	7.50% p.a
b) 06 Months	7.00% p.a
c) 12 Months	8.00% p.a
d) 24 Months	5.00% p.a
e) 36 Months	5.00% p.a
f) 48 Months	4.00% p.a
g) 60 Months & above	4.00% p.a
10. Zarai Term Deposit Certificates (Fixed) – 3 years	5.00% p.a
<u>Premature-Profit rates on ZTDC</u>	
a) Before 6 months	3.00% p.a
b) 6 months & before 12 months	3.00% p.a
c) 12 months & before 24 months	3.00% p.a
d) 24 months & before 36 months	3.00% p.a
11. Mustaqbil Mehfooz short term 3 months (Fixed)	7.50% p.a
12. <u>Rozana Bachat Account:- (Fixed slabs)</u>	
i. Up to Rs.10,000	9.50% p.a
ii. Rs.10,001 to Rs.100,000/-	9.50% p.a
iii. Rs.100,001/- to Rs.500,000/-	9.50% p.a
iv. Rs.500,001 to Rs.5000,000/-	9.50% p.a
v. Rs.5000,001 to 10,000,000/-	9.50% p.a
vi. 10,000,001/- and above	9.50% p.a
13. <u>Zarai Munafa Term Deposit Certificate (for Rs.0.1 Million each) at fixed rate for 01 year only for banks employees</u>	6.95% p.a
14. <u>Shandar Mahana Amdani Account (ZSMAA)</u>	
i. 0 to Rs.10,000	9.50% p.a
ii. Rs.10,001 to Rs.100,000/-	9.50% p.a
iii. Rs.100,001 to Rs.500,000/-	9.50% p.a
iv. Rs.500,001 to Rs.5000,000/-	9.50% p.a
v. Rs.5000,001 to 10,000,000/-	9.50% p.a
vi. 10,000,001/- and above	9.50% p.a

Note: Applicable rates on Savings Accounts of Financial Institutions, Public Sector Enterprises & Public Limited Companies will be 8% effective from July 01, 2025.

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2. Indicative rates of return are as per SBP DMMD Circular No. 04 of 2025 dated May 05, 2025 and these rates are applicable till further order.
3. 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 (PD&LMD).
4. Penalty of 2% will be applicable on any early/pre-mature encashment of all types of Term Deposits (any term). Furthermore, the indicative rates shall be used for profit payments of deposit products having monthly/quarterly payments from **July** for the proportionate period starting from July 01, 2025 and onward before declaration of six monthly rates. If otherwise any change is required in indicative profit rates, the same shall be communicated at appropriate time.
5. It is advised to display prominently these rates at the entrance or window of branches for information and convenience of customers. Besides, it has been made available on ZTBL Website at <http://www.ztbl.com.pk> in compliance to SBP instructions contained in BPD Circular No.6 dated July 14, 2006.


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

Copy to:

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