

ZARAI TARAQIATI BANK LIMITED
ISLAMIC BANKING DIVISION

Date of Declaration : 27-Nov-2023

Profit Sharing Ratios and Weightages for General Pool

Profit Sharing Ratios and Weightages for General Pool applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	50%
Depositors	50%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Saving Account		1.000
Islamic Asaan Saving Account		1.000
Islamic Business Deposit Account		1.030
Islamic Term Deposit Account 1 month		1.037
Islamic Term Deposit Account 3 months	Monthly	1.050
Islamic Term Deposit Account 3 months	Maturity	1.056
Islamic Term Deposit Account 6 months	Monthly	1.069
Islamic Term Deposit Account 6 months	Quarterly	1.075
Islamic Term Deposit Account 6 months	Maturity	1.081
Islamic Term Deposit Account 1 Year	Monthly	1.125
Islamic Term Deposit Account 1 Year	Quarterly	1.137
Islamic Term Deposit Account 1 Year	Half Yearly	1.150
Islamic Term Deposit Account 1 Year	Maturity	1.175
Islamic Term Deposit Account 2 Years	Monthly	1.175
Islamic Term Deposit Account 2 Years	Quarterly	1.175
Islamic Term Deposit Account 2 Years	Half Yearly	1.175
Islamic Term Deposit Account 2 Years	Maturity	1.175
Islamic Term Deposit Account 3 Years	Monthly	1.250
Islamic Term Deposit Account 3 Years	Quarterly	1.250
Islamic Term Deposit Account 3 Years	Half Yearly	1.250
Islamic Term Deposit Account 3 Years	Maturity	1.250
Islamic Term Deposit Account 4 Years	Monthly	1.250
Islamic Term Deposit Account 4 Years	Quarterly	1.250
Islamic Term Deposit Account 4 Years	Half Yearly	1.250
Islamic Term Deposit Account 4 Years	Maturity	1.250
Islamic Term Deposit Account 5 Years	Monthly	1.325
Islamic Term Deposit Account 5 Years	Quarterly	1.325
Islamic Term Deposit Account 5 Years	Half Yearly	1.325
Islamic Term Deposit Account 5 Years	Maturity	1.325

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Profit Sharing Ratios and Weightages for Special Pool – I (SP – I)

Profit Sharing Ratios and Weightages for Special Pool – I (SP – I) applicable for the period from Dec 01, 2023 to Dec 31, 2023, are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	10%
Depositors	90%

WEIGHTAGES	
Deposit Category	Weightage
Islamic Business Deposit Account (Rs. 50,000,000 - Rs. 150,000,000)	1.035
Islamic Business Deposit Account (Rs. 150,000,001 - Rs. 250,000,000)	1.057
Islamic Business Deposit Account (Rs. 250,000,001 and above)	1.065

Profit Sharing Ratios and Weightages for Special Pool – II (SP – II)

Profit Sharing Ratios and Weightages for Special Pool – II (SP – II) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	10%
Depositors	90%

WEIGHTAGES	
Deposit Category	Weightage
Islamic Business Deposit Account	1.000

Profit Sharing Ratios and Weightages for Special Pool – III (SP – III)

Profit Sharing Ratios and Weightages for Special Pool – III (SP – III) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	15%
Depositors	85%

WEIGHTAGES	
Deposit Category	Weightage
Islamic Business Deposit Account (Rs. 250,000,000 - Rs. 500,000,000)	1.035
Islamic Business Deposit Account (Rs. 500,000,001 - Rs. 750,000,000)	1.057
Islamic Business Deposit Account (Rs. 750,000,001 and above)	1.065

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Zarai Taraqati Bank Limited, Islamic Banking Division, Head Office, 1 Faisal Avenue Islamabad, Pakistan

Profit Sharing Ratios and Weightages for Special Pool – IV (SP – IV)

Profit Sharing Ratios and Weightages for Special Pool – IV (SP – IV) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	10%
Depositors	90%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 1 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

Profit Sharing Ratios and Weightages for Special Pool – V (SP-V)

Profit Sharing Ratios and Weightages for Special Pool – V (SP-V) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	15%
Depositors	85%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 1 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

Profit Sharing Ratios and Weightages for Special Pool-VI (SP-VI)

Profit Sharing Ratios and Weightages for Special Pool – VI (SP-VI) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	50%
Depositors	50%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Saving Account		1.000
Islamic Asaan Saving Account		1.000
Islamic Business Deposit Account		1.030

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Profit Sharing Ratios and Weightages for Special Pool-VII (SP-VII)

Profit Sharing Ratios and Weightages for Special Pool – VII (SP-VII) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati Bank Limited – Islamic Banking	25%
Depositors	75%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Zarai Amadani Certificates 3 Years	Monthly	1.000
Zarai Amadani Certificates 3 Years	Quarterly	1.008
Zarai Amadani Certificates 3 Years	Maturity	1.036
Zarai Amadani Certificates 5 Years	Monthly	1.023
Zarai Amadani Certificates 5 Years	Quarterly	1.031
Zarai Amadani Certificates 5 Years	Maturity	1.054

Profit Sharing Ratios and Weightages for Special Pool-VIII (SP-VIII)

Profit Sharing Ratios and Weightages for Special Pool-VIII (SP-VIII) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati Bank Limited – Islamic Banking	25%
Depositors	75%

WEIGHTAGES	
Deposit Category	Weightage
Islamic Term Deposit Account 1 month	1.000

Profit Sharing Ratios and Weightages for Special Pool – IX (SP – IX)

Profit Sharing Ratios and Weightages for Special Pool – IX (SP – IX) applicable for the period from Dec 01, 2023 to Dec 31, 2023, are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati Bank Limited – Islamic Banking	25%
Depositors	75%

WEIGHTAGES		
Deposit Category	Profit Distribution Frequency	Weightage
Islamic Term Deposit Account 3 months	Monthly	1.050
Islamic Term Deposit Account 3 months	Maturity	1.056

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Profit Sharing Ratios and Weightages for Special Pool – X (SP – X)

Profit Sharing Ratios and Weightages for Special Pool – X (SP – X) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	25%
Depositors	75%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 6 months	Monthly	1.069
Islamic Term Deposit Account 6 months	Quarterly	1.075
Islamic Term Deposit Account 6 months	Maturity	1.081

Profit Sharing Ratios and Weightages for Special Pool – XI (SP – XI)

Profit Sharing Ratios and Weightages for Special Pool – XI (SP – XI) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	25%
Depositors	75%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 2 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

Profit Sharing Ratios and Weightages for Special Pool – XII (SP-XII)

Profit Sharing Ratios and Weightages for Special Pool – XII (SP-XII) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	25%
Depositors	75%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 3 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000



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Profit Sharing Ratios and Weightages for Special Pool – XIII (SP-XIII)

Profit Sharing Ratios and Weightages for Special Pool – XIII (SP-XIII) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	25%
Depositors	75%

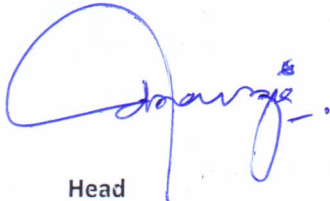
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 4 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

Profit Sharing Ratios and Weightages for Special Pool – XIV (SP-XIV)

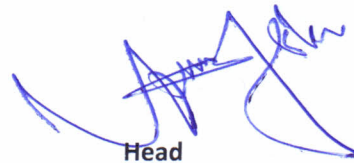
Profit Sharing Ratios and Weightages for Special Pool – XIV (SP-XIV) applicable for the period from Dec 01, 2023 to Dec 31, 2023 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	25%
Depositors	75%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 5 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000



Head
IB - Finance & Accounts Department



Head
Islamic Banking Division