

**ZARAI TARAQIATI BANK LIMITED**  
**ISLAMIC BANKING DIVISION**

Date of Declaration : 26-Feb-2024

**Profit Sharing Ratios and Weightages for General Pool**

Profit Sharing Ratios and Weightages for General Pool applicable for the period from Mar 01, 2024 to Mar 31, 2024 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

Page 1 of 6

UAN 111-30-30-30      Email: [contactus@ztbl.com.pk](mailto:contactus@ztbl.com.pk)

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

**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 Mar 01, 2024 to Mar 31, 2024 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 Mar 01, 2024 to Mar 31, 2024 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 Mar 01, 2024 to Mar 31, 2024 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



**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 Mar 01, 2024 to Mar 31, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati 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 Mar 01, 2024 to Mar 31, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati 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 Mar 01, 2024 to Mar 31, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati 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

**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 Mar 01, 2024 to Mar 31, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati 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 Mar 01, 2024 to Mar 31, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati 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 Mar 01, 2024 to Mar 31, 2024, are given below:

PROFIT SHARING RATIO	
Zarai Taraqati 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



**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 Mar 01, 2024 to Mar 31, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati 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 Mar 01, 2024 to Mar 31, 2024 are given below:

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

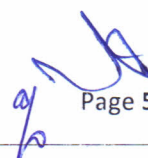
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 2 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

**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 Mar 01, 2024 to Mar 31, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati 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

  
Page 5 of 6

**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 Mar 01, 2024 to Mar 31, 2024 are given below:

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

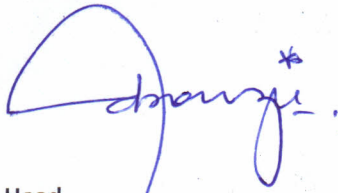
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 4 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

**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 Mar 01, 2024 to Mar 31, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati 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 – Fin. & Acc. Department



Head  
Islamic Banking Division