

**ZARAI TARAQIATI BANK LIMITED  
ISLAMIC BANKING DIVISION**

Date of Declaration : 27-8-2024

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

Profit Sharing Ratios and Weightages for General Pool applicable for the period from Sep 01, 2024 to Sep 30, 2024 are given below:

<b>PROFIT SHARING RATIO</b>	
<b>Zarai Taraqati Bank Limited – Islamic Banking</b>	<b>50%</b>
<b>Depositors</b>	<b>50%</b>

<b>WEIGHTAGES</b>		
<b>Deposit Category</b>	<b>Profit Distribution Period</b>	<b>Weightage</b>
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

**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 Sep 01, 2024 to Sep 30, 2024 are given below:

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

WEIGHTAGES	
Deposit Category	Weightage
Islamic Business Deposit Account (Rs. 50,000,000 - Rs. 250,000,000)	1.000

**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 Sep 01, 2024 to Sep 30, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati 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 Sep 01, 2024 to Sep 30, 2024 are given below:

PROFIT SHARING RATIO	
Zarai Taraqiati Bank Limited – Islamic Banking	05%
Depositors	95%

WEIGHTAGES	
Deposit Category	Weightage
Islamic Business Deposit Account (Over Rs. 250,000,000)	1.000

### **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 Sep 01, 2024 to Sep 30, 2024 are given below:

<b>PROFIT SHARING RATIO</b>	
Zarai Taraqati Bank Limited – Islamic Banking	10%
Depositors	90%

<b>WEIGHTAGES</b>		
<b>Deposit Category</b>	<b>Profit Distribution Period</b>	<b>Weightage</b>
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 Sep 01, 2024 to Sep 30, 2024 are given below:

<b>PROFIT SHARING RATIO</b>	
Zarai Taraqati Bank Limited – Islamic Banking	15%
Depositors	85%

<b>WEIGHTAGES</b>		
<b>Deposit Category</b>	<b>Profit Distribution Period</b>	<b>Weightage</b>
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 Sep 01, 2024 to Sep 30, 2024 are given below:

<b>PROFIT SHARING RATIO</b>	
Zarai Taraqati Bank Limited – Islamic Banking	50%
Depositors	50%

<b>WEIGHTAGES</b>		
<b>Deposit Category</b>	<b>Profit Distribution Period</b>	<b>Weightage</b>
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 Sep 01, 2024 to Sep 30, 2024 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 Sep 01, 2024 to Sep 30, 2024 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 Sep 01, 2024 to Sep 30, 2024, 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

### 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 Sep 01, 2024 to Sep 30, 2024 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 Sep 01, 2024 to Sep 30, 2024 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 Sep 01, 2024 to Sep 30, 2024 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

### **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 Sep 01, 2024 to Sep 30, 2024 are given below:

<b>PROFIT SHARING RATIO</b>	
Zarai Taraqati Bank Limited – Islamic Banking	25%
Depositors	75%

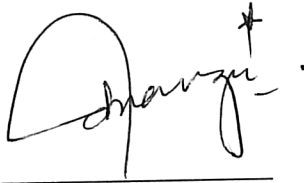
<b>WEIGHTAGES</b>		
<b>Deposit Category</b>	<b>Profit Distribution Period</b>	<b>Weightage</b>
Islamic Term Deposit Account 4 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

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

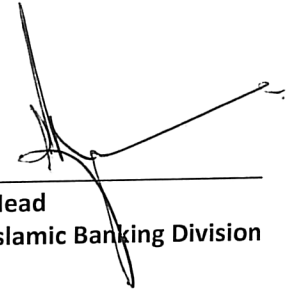
Profit Sharing Ratios and Weightages for Special Pool – XIV (SP-XIV) applicable for the period from Sep 01, 2024 to Sep 30, 2024 are given below:

<b>PROFIT SHARING RATIO</b>	
Zarai Taraqati Bank Limited – Islamic Banking	25%
Depositors	75%

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



Head  
IB – Fin. & Acc. Department



Head  
Islamic Banking Division