

ZARAI TARAQIATI BANK LIMITED  
ISLAMIC BANKING DIVISION

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

Profit Sharing Ratios and Weightages for General Pool applicable for the period from Jan 01, 2025 to Jan 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		40%
Depositors		60%
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Saving Account		0.02783
Islamic Asaan Saving Account		0.02783
ZTBL Islamic Pension Saving Account		0.02783
ZTBL Junior Islamic Account		0.02783
ZTBL Senior Citizen Islamic Account		0.02783
Bakht Islamic Saving Account		0.02783
Islamic Business Deposit Account		0.02830
Islamic Term Deposit Account 1 month		0.02861
Islamic Term Deposit Account 3 months	Monthly	0.02938
Islamic Term Deposit Account 3 months	Maturity	0.02938
Islamic Term Deposit Account 6 months	Monthly	0.02984
Islamic Term Deposit Account 6 months	Quarterly	0.02984
Islamic Term Deposit Account 6 months	Maturity	0.02984
Islamic Term Deposit Account 1 Year	Monthly	0.03093
Islamic Term Deposit Account 1 Year	Quarterly	0.03093
Islamic Term Deposit Account 1 Year	Half Yearly	0.03093
Islamic Term Deposit Account 1 Year	Maturity	0.03093
Islamic Term Deposit Account 2 Years	Monthly	0.03093
Islamic Term Deposit Account 2 Years	Quarterly	0.03093
Islamic Term Deposit Account 2 Years	Half Yearly	0.03093
Islamic Term Deposit Account 2 Years	Maturity	0.03093
Islamic Term Deposit Account 3 Years	Monthly	0.03170
Islamic Term Deposit Account 3 Years	Quarterly	0.03170
Islamic Term Deposit Account 3 Years	Half Yearly	0.03170
Islamic Term Deposit Account 3 Years	Maturity	0.03170
Islamic Term Deposit Account 4 Years	Monthly	0.03170
Islamic Term Deposit Account 4 Years	Quarterly	0.03170
Islamic Term Deposit Account 4 Years	Half Yearly	0.03170
Islamic Term Deposit Account 4 Years	Maturity	0.03170
Islamic Term Deposit Account 5 Years	Monthly	0.03170
Islamic Term Deposit Account 5 Years	Quarterly	0.03170
Islamic Term Deposit Account 5 Years	Half Yearly	0.03170
Islamic Term Deposit Account 5 Years	Maturity	0.03170

**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 Jan 01, 2025 to Jan 31, 2025 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. 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 Jan 01, 2025 to Jan 31, 2025 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 Jan 01, 2025 to Jan 31, 2025 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	10%
Depositors	90%
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 Jan 01, 2025 to Jan 31, 2025 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 Jan 01, 2025 to Jan 31, 2025 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 Jan 01, 2025 to Jan 31, 2025 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

**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 Jan 01, 2025 to Jan 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		40%
Depositors		60%
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Zarai Amadani Certificates 3 Years	Monthly	0.16212
Zarai Amadani Certificates 3 Years	Quarterly	0.16360
Zarai Amadani Certificates 3 Years	Maturity	0.16581
Zarai Amadani Certificates 5 Years	Monthly	0.16949
Zarai Amadani Certificates 5 Years	Quarterly	0.16949
Zarai Amadani Certificates 5 Years	Maturity	0.16949

**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 Jan 01, 2025 to Jan 31, 2025 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 Jan 01, 2025 to Jan 31, 2025, 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 Jan 01, 2025 to Jan 31, 2025 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 Jan 01, 2025 to Jan 31, 2025 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 Jan 01, 2025 to Jan 31, 2025 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 Jan 01, 2025 to Jan 31, 2025 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

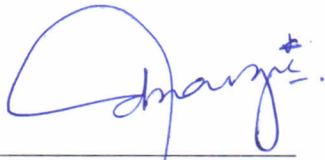
**Profit Sharing Ratios and Weightages for Special Pool – XIV (SP-XIV)**

Profit Sharing Ratios and Weightages for Special Pool – XIV (SP-XIV) applicable for the period from Jan 01, 2025 to Jan 31, 2025 are given below:

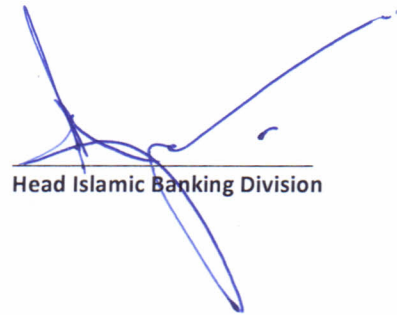
PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		25%
Depositors		75%

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



Head Islamic Finance, Budget  
& Accounts Department



Head Islamic Banking Division

Date of Declaration: 26-12-24