



PROFIT RATES FOR THE MONTH OF JANUARY 2025

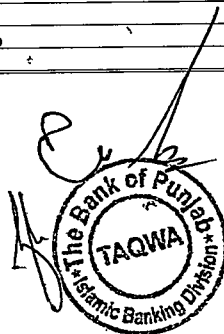
PRODUCT NAME	PROFIT RATES- JANUARY 2025
GENERAL POOL	
ISLAMIC PROFIT & LOSS ACCOUNT	
RS. 1 TO 9,999	7.94%
RS. 10,000 TO 99,999	7.94%
RS. 100,000 TO 499,999	7.94%
RS. 500,000 TO 999,999	7.94%
RS. 1,000,000 TO 4,999,999	7.94%
RS. 5,000,000 TO 9,999,999	7.94%
RS. 10,000,000 TO 24,999,999	7.94%
RS. 25,000,000 TO 49,999,999	7.94%
RS. 50,000,000 TO 99,999,999	7.94%
RS. 100,000,000 TO 249,999,999	7.94%
RS. 250,000,000 TO 499,999,999	7.94%
RS. 500,000,000 TO 999,999,999	7.94%
RS. 1 BILLION TO 2 BILLION	N.A
RS. 2 BILLION & ABOVE	N.A
ISLAMIC PROFIT & LOSS ACCOUNT (FI, PSE, PL)	
RS. 1 TO 9,999	5.91%
RS. 10,000 TO 99,999	5.91%
RS. 100,000 TO 499,999	5.91%
RS. 500,000 TO 999,999	5.91%
RS. 1,000,000 TO 4,999,999	5.91%
RS. 5,000,000 TO 9,999,999	5.91%
RS. 10,000,000 TO 24,999,999	5.91%
RS. 25,000,000 TO 49,999,999	5.91%
RS. 50,000,000 TO 99,999,999	5.91%
RS. 100,000,000 TO 249,999,999	5.91%
RS. 250,000,000 TO 499,999,999	5.91%
RS. 500,000,000 TO 999,999,999	5.91%
RS. 1 BILLION TO 2 BILLION	4.82%
RS. 2 BILLION & ABOVE	4.82%
RFC 1 MONTH MATURITY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	N.A
RS. 500,000 TO RS. 999,999	N.A
RS. 1,000,000 TO RS. 4,999,999	6.03%
RS. 5,000,000 TO RS. 9,999,999	6.03%
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 3 MONTH	
RFC 3 MONTH MATURITY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	N.A
RS. 500,000 TO RS. 999,999	6.50%
RS. 1,000,000 TO RS. 4,999,999	6.50%
RS. 5,000,000 TO RS. 9,999,999	6.50%
RS. 10,000,000 TO RS. 24,999,999	6.50%
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 6 MONTH MONTHLY	
RFC 6 MONTH MATURITY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	N.A
RS. 500,000 TO RS. 999,999	6.50%
RS. 1,000,000 TO RS. 4,999,999	6.50%
RS. 5,000,000 TO RS. 9,999,999	6.50%
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	N.A






PROFIT RATES FOR THE MONTH OF JANUARY 2025

PRODUCT NAME	PROFIT RATES- JANUARY 2025
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 6 MONTH MATURITY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	N.A
RS. 500,000 TO RS. 999,999	6.08%
RS. 1,000,000 TO RS. 4,999,999	6.08%
RS. 5,000,000 TO RS. 9,999,999	6.08%
RS. 10,000,000 TO RS. 24,999,999	6.08%
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 1 YEAR MONTHLY	N.A
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR HALF YEARLY	N.A
RFC 1 YEAR MATURITY	N.A
RFC 1 YEAR MONTHLY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	8.21%
RS. 500,000 TO RS. 999,999	8.21%
RS. 1,000,000 TO RS. 4,999,999	8.21%
RS. 5,000,000 TO RS. 9,999,999	8.21%
RS. 10,000,000 TO RS. 24,999,999	8.21%
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 1 YEAR MATURITY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	8.45%
RS. 500,000 TO RS. 999,999	8.45%
RS. 1,000,000 TO RS. 4,999,999	8.45%
RS. 5,000,000 TO RS. 9,999,999	8.45%
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	8.45%
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 2 YEAR MONTHLY	N.A
RFC 2 YEAR QUARTERLY	N.A
RFC 2 YEAR HALF YEARLY	N.A
RFC 2 YEAR YEARLY	N.A
RFC 2 YEAR MATURITY	N.A
RFC 2 YEAR MONTHLY	
RS. 10,000 TO RS. 99,999	8.60%
RS. 100,000 TO RS. 499,999	8.60%
RS. 500,000 TO RS. 999,999	8.60%
RS. 1,000,000 TO RS. 4,999,999	8.60%
RS. 5,000,000 TO RS. 9,999,999	8.60%
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A





PROFIT RATES FOR THE MONTH OF JANUARY 2025

PRODUCT NAME	PROFIT RATES- JANUARY 2025
RFC 2 YEAR MATURITY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	9.01%
RS. 500,000 TO RS. 999,999	9.01%
RS. 1,000,000 TO RS. 4,999,999	9.01%
RS. 5,000,000 TO RS. 9,999,999	N.A
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 3 YEAR MONTHLY	9.75%
RFC 3 YEAR QUARTERLY	N.A
RFC 3 YEAR HALF YEARLY	N.A
RFC 3 YEAR YEARLY	N.A
RFC 3 YEAR MATURITY	
RFO 3 YEAR MONTHLY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	9.75%
RS. 500,000 TO RS. 999,999	9.75%
RS. 1,000,000 TO RS. 4,999,999	9.75%
RS. 5,000,000 TO RS. 9,999,999	9.75%
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 3 YEAR MATURITY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	10.08%
RS. 500,000 TO RS. 999,999	N.A
RS. 1,000,000 TO RS. 4,999,999	N.A
RS. 5,000,000 TO RS. 9,999,999	N.A
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 4 YEAR MONTHLY	N.A
RFC 4 YEAR QUARTERLY	N.A
RFC 4 YEAR HALF YEARLY	N.A
RFO 4 YEAR MONTHLY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	10.11%
RS. 500,000 TO RS. 999,999	10.11%
RS. 1,000,000 TO RS. 4,999,999	10.11%
RS. 5,000,000 TO RS. 9,999,999	N.A
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A

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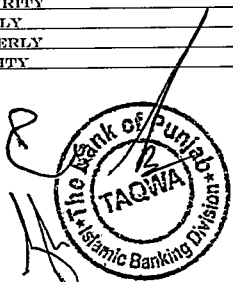
PRODUCT NAME	PROFIT RATES- JANUARY 2025
RFC 4 YEAR MATURITY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	10.10%
RS. 500,000 TO RS. 999,999	N.A
RS. 1,000,000 TO RS. 4,999,999	N.A
RS. 5,000,000 TO RS. 9,999,999	N.A
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 5 YEAR MONTHLY	10.11%
RFC 5 YEAR QUARTERLY	N.A
RFC 5 YEAR HALF YEARLY	N.A
RFC 5 YEAR YEARLY	10.13%
RFC 5 YEAR MATURITY	10.10%
RFC 5 YEAR MONTHLY	
RS. 10,000 TO RS. 99,999	10.11%
RS. 100,000 TO RS. 499,999	10.11%
RS. 500,000 TO RS. 999,999	10.11%
RS. 1,000,000 TO RS. 4,999,999	10.11%
RS. 5,000,000 TO RS. 9,999,999	10.11%
RS. 10,000,000 TO RS. 24,999,999	10.11%
RS. 25,000,000 TO RS. 49,999,999	10.11%
RS. 50,000,000 TO RS. 99,999,999	10.11%
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
RFC 5 YEAR MATURITY	
RS. 10,000 TO RS. 99,999	N.A
RS. 100,000 TO RS. 499,999	10.10%
RS. 500,000 TO RS. 999,999	N.A
RS. 1,000,000 TO RS. 4,999,999	10.10%
RS. 5,000,000 TO RS. 9,999,999	N.A
RS. 10,000,000 TO RS. 24,999,999	N.A
RS. 25,000,000 TO RS. 49,999,999	N.A
RS. 50,000,000 TO RS. 99,999,999	N.A
RS. 100,000,000 TO RS. 249,999,999	N.A
RS. 250,000,000 TO RS. 499,999,999	N.A
RS. 500,000,000 TO RS. 999,999,999	N.A
RS. 1 BILLION TO RS. 1,999,999,999	N.A
RS. 2 BILLION & ABOVE	N.A
ISLAMIC ASAAN SAVING ACCOUNT	7.94%
ISLAMIC STAFF SALARY ACCOUNT	7.94%
TAQWA BUSINESS ACCOUNT	0.06%
TAQWA KISAN DOST ACCOUNT	7.94%
TAQWA NAAZ ACCOUNT	7.94%
TAQWA DIRECT PENSION CREDIT ACCOUNT	7.94%
TAQWA MEHERBAN CERTIFICATE	10.34%
MARGIN MUNAFI ACCOUNT	0.06%
SBP IRSWS ACCOUNT	N.A
SBP ITRF ACCOUNT	0.83%
SBP IFFSAP ACCOUNT	1.05%
SBP IITFF ABOVE 5 TO 10 YRS	8.30%
BOP @ WORK SAVING ACCOUNT	7.94%
BOP @ WORK REMUNERATIVE CURRENT ACCOUNT	0.06%
TAQWA NON-RESIDENT VALUE SAVINGS ACCOUNTS LCY (RDA)	7.94%
TAQWA RDA FOR LOW INCOME SEGMENT LCY	7.94%
TAQWA COMMITTEE ACCOUNT	7.94%
TAQWA RAHAT ACCOUNT	
RS. 1 - RS. 499,999	7.94%
RS. 500,000 - RS. 4,999,999	7.94%
RS. 5,000,000 - RS. 9,999,999	7.94%
RS. 10,000,000 - RS. 49,999,999	7.94%
RS. 50,000,000 - RS. 99,999,999	7.94%
RS. 100,000,000 - RS. 249,999,999	7.94%
RS. 250,000,000 - RS. 499,999,999	7.94%
RS. 500,000,000 & ABOVE	N.A

The Bank of PUNJAB
Islamic Banking Division
TAQWA




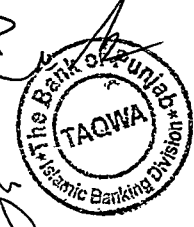
PROFIT RATES FOR THE MONTH OF JANUARY 2025

PRODUCT NAME	PROFIT RATES- JANUARY 2025
TAQWA RAHAT CORPORATE ACCOUNT	
RS. 1 - RS. 499,999	7.94%
RS. 500,000 - RS. 9,999,999	7.94%
RS. 10,000,000 - RS. 49,999,999	7.94%
RS. 50,000,000 - RS. 99,999,999	7.94%
RS. 100,000,000 - RS. 499,999,999	7.94%
RS. 500,000,000 - RS. 999,999,999	7.94%
RS. 1,000,000,000 & ABOVE	7.94%
TAQWA RAHAT CORPORATE ACCOUNT (FL. PSE. PI)	
RS. 1 - RS. 499,999	N.A
RS. 500,000 - RS. 9,999,999	6.83%
RS. 10,000,000 - RS. 49,999,999	6.83%
RS. 50,000,000 - RS. 99,999,999	6.83%
RS. 100,000,000 - RS. 499,999,999	6.83%
RS. 500,000,000 - RS. 999,999,999	6.83%
RS. 1,000,000,000 & ABOVE	N.A
*SPECIAL POOLS	
SAVING SP-II (RS. 1 TO RS. 499,999,999)	7.94%
SAVING SP-II (RS. 500,000,000 AND ABOVE)	N.A
SAVING (SP-IV)	7.94%
SAVING (SP-IX)	10.50%
SAVING (SP-XVIII)	10.50%
SPECIAL POOL XIV (SP-XIV)	
RFC 3 MONTHS	N.A
RFC 6 MONTH-MONTHLY	9.50%
RFC 6 MONTH-MATURITY	16.11%
RFC 1 YEAR-MONTHLY	19.00%
RFC 1 YEAR-MATURITY	19.00%
SPECIAL POOL XV (SP-XV)	
SAVING (SP-XV)	8.80%
RFC 1 YEAR-MATURITY	13.20%
SAVING (SP-XVI)	
TAQWA LG PLS SAVING ACCOUNT	5.86%
SPECIAL POOL XVII (SP-XVII)	
SAVING (SP-XVII)	10.50%
RFC 3 MONTHS-MATURITY	N.A
SPECIAL POOL XIX (SP-XIX)	
SAVING SP-XIX	7.94%
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH MONTHLY	N.A
RFC 6 MONTH MATURITY	N.A
RFC 1 YEAR MONTHLY	N.A
RFC 1 YEAR MATURITY	N.A
SPECIAL POOL XX (SP-XX)	
SAVING SP-XX	10.50%
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH MONTHLY	N.A
RFC 6 MONTH MATURITY	N.A
RFC 1 YEAR MONTHLY	N.A
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR MATURITY	N.A
SPECIAL POOL XXI (SP-XXI)	
SAVING SP-XXI	6.87%
RFC 3 MONTH-MATURITY	10.18%
RFC 6 MONTH MONTHLY	N.A
RFC 6 MONTH MATURITY	9.51%
RFC 1 YEAR MONTHLY	9.51%
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR MATURITY	20.20%
SPECIAL POOL XXII (SP-XXII)	
SAVING SP-XXII	10.00%
RFC 3 MONTH-MATURITY	9.05%
RFC 6 MONTH MONTHLY	16.20%
RFC 6 MONTH MATURITY	N.A
RFC 1 YEAR MONTHLY	17.00%
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR MATURITY	19.50%
SPECIAL POOL XXIII (SP-XXIII)	
SAVING SP-XXIII	7.94%
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH MONTHLY	11.16%
RFC 6 MONTH MATURITY	18.70%
RFC 1 YEAR MONTHLY	17.00%
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR MATURITY	23.02%
SPECIAL POOL XXIV (SP-XXIV)	
SAVING SP-XXIV	10.50%
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH MONTHLY	N.A
RFC 6 MONTH MATURITY	N.A
RFC 1 YEAR MONTHLY	N.A
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR MATURITY	N.A



PROFIT RATES FOR THE MONTH OF JANUARY 2025

PRODUCT NAME	PROFIT RATES- JANUARY 2025
SPECIAL POOL XXV (SP-XXV)	
SAVING SP-XXV	N.A
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH MONTHLY	N.A
RFC 6 MONTH MATURITY	N.A
RFC 1 YEAR MONTHLY	17.00%
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR MATURITY	17.50%
SPECIAL POOL XXVI (SP-XXVI)	
SAVING SP-XXVI	10.25%
RFC 3 MONTH-MATURITY	8.53%
RFC 6 MONTH MONTHLY	N.A
RFC 6 MONTH MATURITY	12.34%
RFC 1 YEAR MONTHLY	11.88%
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR MATURITY	8.98%
SPECIAL POOL XXVII (SP-XXVII)	
SBP-IERS	11.72%
SPECIAL POOL XXVIII (SP-XXVIII)	
SAVING SP-XXVIII	7.95%
RFC 3 MONTH-MATURITY	9.23%
RFC 6 MONTH MONTHLY	N.A
RFC 6 MONTH MATURITY	N.A
RFC 1 YEAR MONTHLY	17.05%
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR MATURITY	N.A
SPECIAL POOL XXIX (SP-XXIX)	
SAVING SP-XXIX	10.25%
RFC 3 MONTH-MATURITY	8.00%
RFC 6 MONTH MONTHLY	N.A
RFC 6 MONTH MATURITY	N.A
RFC 1 YEAR MONTHLY	N.A
RFC 1 YEAR QUARTERLY	N.A
RFC 1 YEAR MATURITY	17.43%
SPECIAL POOL XXX (SP-XXX)	
SAVING SP-XXX	9.00%
RFC 1 MONTH-MATURITY	9.00%
SPECIAL POOL XXXI (SP-XXXI)	
SAVING SP-XXXI	10.50%
RFC 1 MONTH-MATURITY	N.A
SPECIAL POOL XXXII (SP-XXXII)	
SAVING SP-XXXII (I)	N.A
SAVING SP-XXXII (II)	N.A
SAVING SP-XXXII (III)	N.A
SPECIAL POOL XXXIII (SP-XXXIII)	
SAVING SP-XXXIII	5.94%
RFC 1 MONTH-MATURITY	9.40%
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH-MATURITY	N.A
SPECIAL POOL XXXIV (SP-XXXIV)	
SAVING SP-XXXIV	7.00%
RFC 1 MONTH-MATURITY	10.50%
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH-MATURITY	N.A
SPECIAL POOL XXXV (SP-XXXV)	
SAVING SP-XXXV	10.03%
RFC 1 MONTH-MATURITY	N.A
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH-MATURITY	N.A
SPECIAL POOL XXXVI (SP-XXXVI)	
SAVING SP-XXXVI	N.A
RFC 1 MONTH-MATURITY	8.25%
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH-MATURITY	N.A
SPECIAL POOL XXXVII (SP-XXXVII)	
SAVING SP-XXXVII	10.11%
RFC 1 MONTH-MATURITY	N.A
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH-MATURITY	N.A
SPECIAL POOL XXXVIII (SP-XXXVIII)	
SAVING SP-XXXVIII	N.A
RFC 1 MONTH-MATURITY	8.42%
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH-MATURITY	N.A
SPECIAL POOL XXXIX (SP-XXXIX)	
SAVING SP-XXXIX	10.50%
RFC 1 MONTH-MATURITY	N.A
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH-MATURITY	N.A
RFC 12 MONTH-MATURITY	N.A



PROFIT RATES FOR THE MONTH OF JANUARY 2025

PRODUCT NAME	PROFIT RATES- JANUARY 2025
SPECIAL POOL XXXX (SP-XXXX)	
SAVING SP-XXXX	N.A
RFC 1 MONTH-MATURITY	8.50%
RFC 3 MONTH-MATURITY	N.A
RFC 6 MONTH-MATURITY	N.A
RFC 12 MONTH-MATURITY	11.23%
TAQWA FOREIGN CURRENCY USD POOL	
TAQWA FOREIGN CURRENCY USD ACCOUNT	2.50%
ISLAMIC MARGIN MUNAFA ACCOUNT (IMMA-USD)	0.02%
TAQWA FREELANCER DIGITAL SAVING ACCOUNT USD	N.A
TAQWA ROSHAN DIGITAL SAVING ACCOUNT FOR LOW INCOME SEGMENT USD	N.A
TAQWA FOREIGN CURRENCY BUSINESS VALUE SAVING ACCOUNTS-USD	N.A
FOREIGN CURRENCY VALUE SAVING ACCOUNT-USD (RDA)	2.50%
RIBA FREE CERTIFICATES (RFCs)	
RFC 1 MONTH	N.A
RFC 3 MONTHS	N.A
RFC 6 MONTHS	N.A
RFC 1 YEAR	7.50%
SPECIAL POOL US DOLLAR-2 (USP-2)	
SAVINGS USP2	N.A
3 MONTHS RFC	5.37%
6 MONTHS RFC	6.02%
1 YEAR RFC	6.02%
SPECIAL POOL US DOLLAR-3 (USP-3)	
SAVINGS USP3	N.A
1 MONTH RFC	N.A
3 MONTHS RFC	4.20%
6 MONTHS RFC	5.09%
1 YEAR RFC	6.31%
SPECIAL POOL US DOLLAR-4 (USP-4)	
SAVINGS USP4	N.A
1 MONTH RFC	N.A
3 MONTHS RFC	5.02%
6 MONTHS RFC	5.37%
1 YEAR RFC	7.40%
SPECIAL POOL RFCUS DOLLAR-1 (RFUSP-1)	
1 MONTH RFC	N.A
3 MONTHS RFC	5.25%
6 MONTHS RFC (I)	4.12%
6 MONTHS RFC (II)	4.50%
6 MONTHS RFC (III)	5.25%
6 MONTHS RFC (IV)	6.00%
1 YEAR RFC (I)	6.75%
1 YEAR RFC (II)	6.00%
TAQWA FOREIGN CURRENCY EURO POOL	
TAQWA FOREIGN CURRENCY EURO ACCOUNT	2.17%
TAQWA ROSHAN DIGITAL SAVING ACCOUNT FOR LOW INCOME SEGMENT EUR	N.A
TAQWA FOREIGN CURRENCY BUSINESS VALUE SAVING ACCOUNTS-EUR	N.A
FOREIGN CURRENCY VALUE SAVING ACCOUNT-EURO (RDA)	2.17%
RIBA FREE CERTIFICATES (RFCs)	
RFC 1 MONTH	N.A
RFC 3 MONTHS	N.A
RFC 6 MONTHS	N.A
RFC 1 YEAR	N.A
SPECIAL POOL EURO-1(EUP-1)	
1 MONTH RFC	N.A
3 MONTHS RFC	N.A
6 MONTHS RFC	2.94%
1 YEAR RFC	N.A
TAQWA FOREIGN CURRENCY GBP POOL	
TAQWA FOREIGN CURRENCY GBP ACCOUNT	2.68%
TAQWA ROSHAN DIGITAL SAVING ACCOUNT FOR LOW INCOME SEGMENT GBP	N.A
TAQWA FOREIGN CURRENCY BUSINESS VALUE SAVING ACCOUNTS-GBP	N.A
FOREIGN CURRENCY VALUE SAVING ACCOUNT-GBP (RDA)	2.68%
RIBA FREE CERTIFICATES (RFCs)	
RFC 1 MONTH	N.A
RFC 3 MONTHS	N.A
RFC 6 MONTHS	3.22%
RFC 1 YEAR	N.A

* Terms & Condition applied for participation

