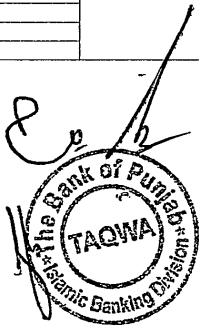




DECLARATION DATE
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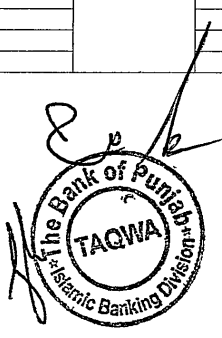
Profit Sharing Ratio and Weightages for General Pool		
Profit Sharing Ratio		
Mudarib		50%
Rab ul Mal		50%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
PLS Saving Account		
RS. 1 to Rs. 9,999	Monthly	1.000
RS. 10,000 to Rs. 99,999	Monthly	1.000
RS. 100,000 to Rs. 499,999	Monthly	1.000
RS. 500,000 to Rs. 999,999	Monthly	1.000
RS. 1,000,000 to Rs. 4,999,999	Monthly	1.000
RS. 5,000,000 to Rs. 9,999,999	Monthly	1.000
RS. 10,000,000 to Rs. 24,999,999	Monthly	1.000
RS. 25,000,000 to Rs. 49,999,999	Monthly	1.000
RS. 50,000,000 to Rs. 99,999,999	Monthly	1.000
RS. 100,000,000 to Rs. 249,999,999	Monthly	1.000
RS. 250,000,000 to Rs. 499,999,999	Monthly	1.000
RS. 500,000,000 to Rs. 999,999,999	Monthly	1.000
RS. 1,000,000,000 to Rs. 1,999,999,999	Monthly	0.815
Above 1,999,999,999	Monthly	0.815
Islamic Profit & Loss Account (Financial Institutions)		
RS. 1 to Rs. 9,999	Monthly	1.000
RS. 10,000 to Rs. 99,999	Monthly	1.000
RS. 100,000 to Rs. 499,999	Monthly	1.000
RS. 500,000 to Rs. 999,999	Monthly	1.000
RS. 1,000,000 to Rs. 4,999,999	Monthly	1.000
RS. 5,000,000 to Rs. 9,999,999	Monthly	1.000
RS. 10,000,000 to Rs. 24,999,999	Monthly	1.000
RS. 25,000,000 to Rs. 49,999,999	Monthly	1.000
RS. 50,000,000 to Rs. 99,999,999	Monthly	1.000
RS. 100,000,000 to Rs. 249,999,999	Monthly	1.000
RS. 250,000,000 to Rs. 499,999,999	Monthly	1.000
RS. 500,000,000 to Rs. 999,999,999	Monthly	1.000
RS. 1,000,000,000 to Rs. 1,999,999,999	Monthly	0.815
Above 1,999,999,999	Monthly	0.815
Islamic Profit & Loss Account (Public Limited Companies)		
RS. 1 to Rs. 9,999	Monthly	1.000
RS. 10,000 to Rs. 99,999	Monthly	1.000
RS. 100,000 to Rs. 499,999	Monthly	1.000
RS. 500,000 to Rs. 999,999	Monthly	1.000
RS. 1,000,000 to Rs. 4,999,999	Monthly	1.000
RS. 5,000,000 to Rs. 9,999,999	Monthly	1.000
RS. 10,000,000 to Rs. 24,999,999	Monthly	1.000
RS. 25,000,000 to Rs. 49,999,999	Monthly	1.000
RS. 50,000,000 to Rs. 99,999,999	Monthly	1.000
RS. 100,000,000 to Rs. 249,999,999	Monthly	1.000
RS. 250,000,000 to Rs. 499,999,999	Monthly	1.000
RS. 500,000,000 to Rs. 999,999,999	Monthly	1.000
RS. 1,000,000,000 to Rs. 1,999,999,999	Monthly	0.815
Above 1,999,999,999	Monthly	0.815
Islamic Profit & Loss Account (Public Sector Enterprise)		
RS. 1 to Rs. 9,999	Monthly	1.000
RS. 10,000 to Rs. 99,999	Monthly	1.000
RS. 100,000 to Rs. 499,999	Monthly	1.000
RS. 500,000 to Rs. 999,999	Monthly	1.000
RS. 1,000,000 to Rs. 4,999,999	Monthly	1.000
RS. 5,000,000 to Rs. 9,999,999	Monthly	1.000
RS. 10,000,000 to Rs. 24,999,999	Monthly	1.000
RS. 25,000,000 to Rs. 49,999,999	Monthly	1.000
RS. 50,000,000 to Rs. 99,999,999	Monthly	1.000
RS. 100,000,000 to Rs. 249,999,999	Monthly	1.000
RS. 250,000,000 to Rs. 499,999,999	Monthly	1.000
RS. 500,000,000 to Rs. 999,999,999	Monthly	1.000
RS. 1,000,000,000 to Rs. 1,999,999,999	Monthly	0.815
Above 1,999,999,999	Monthly	0.815
Riba Free Certificates (RFCs)		
RFC 1 Month	Maturity	
RS. 10,000 to Rs. 99,999		1.000
RS. 100,000 to Rs. 499,999		1.000
RS. 500,000 to Rs. 999,999		1.010
RS. 1,000,000 to Rs. 4,999,999		1.020
RS. 5,000,000 to Rs. 9,999,999		1.439
RS. 10,000,000 to Rs. 24,999,999		1.439
RS. 25,000,000 to Rs. 49,999,999		1.439
RS. 50,000,000 to Rs. 99,999,999		1.439
RS. 100,000,000 to Rs. 249,999,999		1.439
RS. 250,000,000 to Rs. 499,999,999		1.439
RS. 500,000,000 to Rs. 999,999,999		1.439
RS. 1 billion to Rs. 1,999,999,999		1.439
RS. 2 billion & above		1.439





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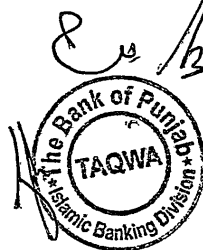
RFC 3 Month			
RS. 10,000 to Rs. 99,999	Maturity	1.110	
RS. 100,000 to Rs. 499,999		1.110	
RS. 500,000 to Rs. 999,999		1.110	
RS. 1,000,000 to Rs. 4,999,999		1.110	
RS. 5,000,000 to Rs. 9,999,999		1.480	
RS. 10,000,000 to Rs. 24,999,999		1.480	
RS. 25,000,000 to Rs. 49,999,999		1.480	
RS. 50,000,000 to Rs. 99,999,999		1.480	
RS. 100,000,000 to Rs. 249,999,999		1.480	
RS. 250,000,000 to Rs. 499,999,999		1.480	
RS. 500,000,000 to Rs. 999,999,999		1.480	
RS. 1 billion to Rs. 1,999,999,999		1.480	
RS. 2 billion & above		1.480	
RFC 6 Month			
RS. 10,000 to Rs. 99,999		Monthly	1.100
RS. 100,000 to Rs. 499,999			1.100
RS. 500,000 to Rs. 999,999	1.100		
RS. 1,000,000 to Rs. 4,999,999	1.100		
RS. 5,000,000 to Rs. 9,999,999	1.100		
RS. 10,000,000 to Rs. 24,999,999	1.100		
RS. 25,000,000 to Rs. 49,999,999	1.100		
RS. 50,000,000 to Rs. 99,999,999	1.100		
RS. 100,000,000 to Rs. 249,999,999	1.100		
RS. 250,000,000 to Rs. 499,999,999	1.100		
RS. 500,000,000 to Rs. 999,999,999	1.100		
RS. 1 billion to Rs. 1,999,999,999	1.100		
RS. 2 billion & above	1.100		
RFC 9 Month			
RS. 10,000 to Rs. 99,999	Maturity		1.130
RS. 100,000 to Rs. 499,999			1.130
RS. 500,000 to Rs. 999,999		1.130	
RS. 1,000,000 to Rs. 4,999,999		1.130	
RS. 5,000,000 to Rs. 9,999,999		1.506	
RS. 10,000,000 to Rs. 24,999,999		1.506	
RS. 25,000,000 to Rs. 49,999,999		1.506	
RS. 50,000,000 to Rs. 99,999,999		1.506	
RS. 100,000,000 to Rs. 249,999,999		1.506	
RS. 250,000,000 to Rs. 499,999,999		1.506	
RS. 500,000,000 to Rs. 999,999,999		1.506	
RS. 1 billion to Rs. 1,999,999,999		1.506	
RS. 2 billion & above		1.506	
RS. 2 billion & above		Maturity	1.430
RFC 1 Year			
RS. 10,000 to Rs. 99,999		Monthly	1.390
RS. 100,000 to Rs. 499,999	1.390		
RS. 500,000 to Rs. 999,999	1.390		
RS. 1,000,000 to Rs. 4,999,999	1.390		
RS. 5,000,000 to Rs. 9,999,999	1.390		
RS. 10,000,000 to Rs. 24,999,999	1.390		
RS. 25,000,000 to Rs. 49,999,999	1.390		
RS. 50,000,000 to Rs. 99,999,999	1.390		
RS. 100,000,000 to Rs. 249,999,999	1.390		
RS. 250,000,000 to Rs. 499,999,999	1.390		
RS. 500,000,000 to Rs. 999,999,999	1.390		
RS. 1 billion to Rs. 1,999,999,999	1.390		
RS. 2 billion & above	1.390		
RFC 15 Month			
RS. 10,000 to Rs. 99,999	Maturity		1.430
RS. 100,000 to Rs. 499,999			1.430
RS. 500,000 to Rs. 999,999		1.430	
RS. 1,000,000 to Rs. 4,999,999		1.430	
RS. 5,000,000 to Rs. 9,999,999		1.430	
RS. 10,000,000 to Rs. 24,999,999		1.430	
RS. 25,000,000 to Rs. 49,999,999		1.430	
RS. 50,000,000 to Rs. 99,999,999		1.430	
RS. 100,000,000 to Rs. 249,999,999		1.430	
RS. 250,000,000 to Rs. 499,999,999		1.430	
RS. 500,000,000 to Rs. 999,999,999		1.430	
RS. 1 billion to Rs. 1,999,999,999		1.430	
RS. 2 billion & above		1.430	
RFC 2 Year			
RS. 10,000 to Rs. 99,999		Monthly	1.470
RS. 100,000 to Rs. 499,999			1.470
RS. 500,000 to Rs. 999,999	1.470		
RS. 1,000,000 to Rs. 4,999,999	1.470		
RS. 5,000,000 to Rs. 9,999,999	1.470		
RS. 10,000,000 to Rs. 24,999,999	1.470		
RS. 25,000,000 to Rs. 49,999,999	1.470		
RS. 50,000,000 to Rs. 99,999,999	1.470		
RS. 100,000,000 to Rs. 249,999,999	1.470		
RS. 250,000,000 to Rs. 499,999,999	1.470		
RS. 500,000,000 to Rs. 999,999,999	1.470		
RS. 1 billion to Rs. 1,999,999,999	1.470		
RS. 2 billion & above	1.470		





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RS. 10,000 to Rs. 99,999	Maturity	1.525	
RS. 100,000 to Rs. 499,999		1.525	
RS. 500,000 to Rs. 999,999		1.525	
RS. 1,000,000 to Rs. 4,999,999		1.525	
RS. 5,000,000 to Rs. 9,999,999		1.525	
RS. 10,000,000 to Rs. 24,999,999		1.525	
RS. 25,000,000 to Rs. 49,999,999		1.525	
RS. 50,000,000 to Rs. 99,999,999		1.525	
RS. 100,000,000 to Rs. 249,999,999		1.525	
RS. 250,000,000 to Rs. 499,999,999		1.525	
RS. 500,000,000 to Rs. 999,999,999		1.525	
RS. 1 billion to Rs. 1,999,999,999		1.525	
Rs. 2 billion & above		1.525	
RFC 3 year		Monthly	1.650
RFC 3 Year			
RS. 10,000 to Rs. 99,999		Monthly	1.650
RS. 100,000 to Rs. 499,999	1.650		
RS. 500,000 to Rs. 999,999	1.650		
RS. 1,000,000 to Rs. 4,999,999	1.650		
RS. 5,000,000 to Rs. 9,999,999	1.650		
RS. 10,000,000 to Rs. 24,999,999	1.650		
RS. 25,000,000 to Rs. 49,999,999	1.650		
RS. 50,000,000 to Rs. 99,999,999	1.650		
RS. 100,000,000 to Rs. 249,999,999	1.650		
RS. 250,000,000 to Rs. 499,999,999	1.650		
RS. 500,000,000 to Rs. 999,999,999	1.650		
RS. 1 billion to Rs. 1,999,999,999	1.650		
Rs. 2 billion & above	1.650		
RS. 10,000 to Rs. 99,999	Maturity		1.705
RS. 100,000 to Rs. 499,999			1.705
RS. 500,000 to Rs. 999,999			1.705
RS. 1,000,000 to Rs. 4,999,999		1.705	
RS. 5,000,000 to Rs. 9,999,999		1.705	
RS. 10,000,000 to Rs. 24,999,999		1.705	
RS. 25,000,000 to Rs. 49,999,999		1.705	
RS. 50,000,000 to Rs. 99,999,999		1.705	
RS. 100,000,000 to Rs. 249,999,999		1.705	
RS. 250,000,000 to Rs. 499,999,999		1.705	
RS. 500,000,000 to Rs. 999,999,999		1.705	
RS. 1 billion to Rs. 1,999,999,999		1.705	
Rs. 2 billion & above		1.705	
RFC 4 Year			
RS. 10,000 to Rs. 99,999		Monthly	1.710
RS. 100,000 to Rs. 499,999			1.710
RS. 500,000 to Rs. 999,999	1.710		
RS. 1,000,000 to Rs. 4,999,999	1.710		
RS. 5,000,000 to Rs. 9,999,999	1.710		
RS. 10,000,000 to Rs. 24,999,999	1.710		
RS. 25,000,000 to Rs. 49,999,999	1.710		
RS. 50,000,000 to Rs. 99,999,999	1.710		
RS. 100,000,000 to Rs. 249,999,999	1.710		
RS. 250,000,000 to Rs. 499,999,999	1.710		
RS. 500,000,000 to Rs. 999,999,999	1.710		
RS. 1 billion to Rs. 1,999,999,999	1.710		
Rs. 2 billion & above	1.710		
RS. 10,000 to Rs. 99,999	Maturity		1.720
RS. 100,000 to Rs. 499,999			1.720
RS. 500,000 to Rs. 999,999			1.720
RS. 1,000,000 to Rs. 4,999,999		1.720	
RS. 5,000,000 to Rs. 9,999,999		1.720	
RS. 10,000,000 to Rs. 24,999,999		1.720	
RS. 25,000,000 to Rs. 49,999,999		1.720	
RS. 50,000,000 to Rs. 99,999,999		1.720	
RS. 100,000,000 to Rs. 249,999,999		1.720	
RS. 250,000,000 to Rs. 499,999,999		1.720	
RS. 500,000,000 to Rs. 999,999,999		1.720	
RS. 1 billion to Rs. 1,999,999,999		1.720	
Rs. 2 billion & above		1.720	
RFC 5 year		Monthly	1.710
RFC 5 year		Quarterly	1.710
RFC 5 year		Yearly	1.715
RFC 5 year	On Maturity	1.720	
RFC 5 Year			
RS. 10,000 to Rs. 99,999	Monthly	1.710	
RS. 100,000 to Rs. 499,999		1.710	
RS. 500,000 to Rs. 999,999		1.710	
RS. 1,000,000 to Rs. 4,999,999		1.710	
RS. 5,000,000 to Rs. 9,999,999		1.710	
RS. 10,000,000 to Rs. 24,999,999		1.710	
RS. 25,000,000 to Rs. 49,999,999		1.710	
RS. 50,000,000 to Rs. 99,999,999		1.710	
RS. 100,000,000 to Rs. 249,999,999		1.710	
RS. 250,000,000 to Rs. 499,999,999		1.710	
RS. 500,000,000 to Rs. 999,999,999		1.710	
RS. 1 billion to Rs. 1,999,999,999		1.710	
Rs. 2 billion & above		1.710	



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RS. 10,000 to Rs. 99,999	Maturity	1.720	
RS. 100,000 to Rs. 499,999		1.720	
RS. 500,000 to Rs. 999,999		1.720	
RS. 1,000,000 to Rs. 4,999,999		1.720	
RS. 5,000,000 to Rs. 9,999,999		1.720	
RS. 10,000,000 to Rs. 24,999,999		1.720	
RS. 25,000,000 to Rs. 49,999,999		1.720	
RS. 50,000,000 to Rs. 99,999,999		1.720	
RS. 100,000,000 to Rs. 249,999,999		1.720	
RS. 250,000,000 to Rs. 499,999,999		1.720	
RS. 500,000,000 to Rs. 999,999,999		1.720	
RS. 1 billion to Rs. 1,999,999,999		1.720	
Rs. 2 billion & above		1.720	
Margin Munafa Account		Monthly	0.010
TAQWA Business Account		Monthly	0.010
Cash Management Facility Account	Monthly	0.010	
PLS Saving ASAAN Account	Monthly	1.000	
PLS Staff Salary Account	Monthly	1.000	
Taqwa BOP@Work Saving Account	Monthly	1.000	
Taqwa BOP@Work Remunerative Current Account	Monthly	0.010	
TAQWA Direct Pension Credit Account	Monthly	1.000	
TAQWA Kisan Dost Saving Account	Monthly	1.000	
Non Resident Value Savings Account (RDA)	Monthly	1.000	
Taqwa Roshan Digital Saving Account for Low Income Segment LCY	Monthly	1.000	
Taqwa Non-Resident Business Value Saving Accounts LCY	Monthly	1.000	
Taqwa NAAZ Account	Monthly	1.000	
SBP ITRF Account	Monthly	0.200	
SBP IRSWS Account	Monthly	0.0001	
SBP IRFCC Account	Monthly	0.0001	
SBP ILTFF Account (Upto 03 Years)	Monthly	1.308	
SBP ILTFF Account (Above 03 Years & Upto 05 Years)	Monthly	1.154	
SBP ILTFF Account (Above 05 Years & Upto 10 Years)	Monthly	1.800	
SBP IWCF Account	Monthly	0.680	
SBP IFRE Account (Category I)	Monthly	0.790	
SBP IFRE Account (Category II)	Monthly	0.525	
SBP IFRE Account (Category III)	Monthly	0.790	
SBP IFFSAP Account	Monthly	0.400	
SBP IRFMS Account	Monthly	0.400	
Deposit from Head Office	Monthly	1.000	
TAQWA Committee Account (1 Year & 3 Year)	Monthly Accumulation & Payment at Maturity	1.000	
TAQWA Sadraah Jaar'ah Certificate (05 Year)	Monthly	1.710	
TAQWA Meherbaan Certificate	Monthly	1.750	
Profit Sharing Ratio and Weightages for Special Pool-I			
Profit Sharing Ratio			
Mudharib		10%	
Rab ul Mal		90%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
PLS Saving Account (Above 25 Million)	Monthly	1.200	
Riba Free Certificates (RFCs)			
RFC 3 Month (Above 25 Million)	Maturity	1.320	
RFC 6 Month (Above 25 Million)	Maturity	1.410	
Profit Sharing Ratio and Weightages for Special Pool-II			
Profit Sharing Ratio			
Mudharib		50%	
Rab ul Mal		50%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
PLS Saving Account (1 to 499,999,999)	Monthly	1.000	
PLS Saving Account (500,000,000 and Above)	Monthly	1.000	
Profit Sharing Ratio and Weightages for Special Pool-IV			
Profit Sharing Ratio			
Mudharib		50%	
Rab ul Mal		50%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
Profit Sharing Ratio and Weightages for Special Pool-IX			
Profit Sharing Ratio			
Mudharib		30%	
Rab ul Mal		70%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
Profit Sharing Ratio and Weightages for Special Pool-XIII			
Profit Sharing Ratio			
Mudharib		50%	
Rab ul Mal		50%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
TAQWA Rahaat Account			
Rs. 1 - Rs. 499,999	Monthly	1.000	
Rs. 500,000 - Rs. 4,999,999	Monthly	1.000	
Rs. 5,000,000 - Rs. 9,999,999	Monthly	1.000	
Rs. 10,000,000 - Rs. 49,999,999	Monthly	1.000	
Rs. 50,000,000 - Rs. 99,999,999	Monthly	1.000	
Rs. 100,000,000 - Rs. 249,999,999	Monthly	1.000	
Rs. 250,000,000 - Rs. 499,999,999	Monthly	1.000	
Rs. 500,000,000 & Above	Monthly	1.000	
TAQWA Rahaat Corporate Account			
Rs. 1 - Rs. 499,999	Monthly	1.000	
Rs. 500,000 - Rs. 9,999,999	Monthly	1.000	
Rs. 10,000,000 - Rs. 49,999,999	Monthly	1.000	
Rs. 50,000,000 - Rs. 99,999,999	Monthly	1.000	
Rs. 100,000,000 - Rs. 499,999,999	Monthly	1.000	
Rs. 500,000,000 & Above	Monthly	1.000	
TAQWA Rahaat Corporate Account (Financial Institutions)			
Rs. 1 - Rs. 499,999	Monthly	1.000	
Rs. 500,000 - Rs. 9,999,999	Monthly	1.000	
Rs. 10,000,000 - Rs. 49,999,999	Monthly	1.000	
Rs. 50,000,000 - Rs. 99,999,999	Monthly	1.000	
Rs. 100,000,000 - Rs. 499,999,999	Monthly	1.000	
Rs. 500,000,000 - Rs. 999,999,999	Monthly	1.000	
Rs. 1,000,000,000 & Above	Monthly	1.000	



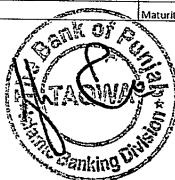


The Bank of Punjab
TAQWA Islamic Banking Division



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TAQWA Rahat Corporate Account (Public Limited Companies)		
Rs. 1 - Rs. 499,999	Monthly	1.000
Rs. 500,000 - Rs. 9,999,999	Monthly	1.000
Rs. 10,000,000 - Rs. 49,999,999	Monthly	1.000
Rs. 50,000,000 - Rs. 99,999,999	Monthly	1.000
Rs. 100,000,000 - Rs. 499,999,999	Monthly	1.000
Rs. 500,000,000 - Rs. 999,999,999	Monthly	1.000
Rs. 1,000,000,000 & Above	Monthly	1.000
TAQWA Rahat Corporate Account (Public Sector Enterprise)		
Rs. 1 - Rs. 499,999	Monthly	1.000
Rs. 500,000 - Rs. 9,999,999	Monthly	1.000
Rs. 10,000,000 - Rs. 49,999,999	Monthly	1.000
Rs. 50,000,000 - Rs. 99,999,999	Monthly	1.000
Rs. 100,000,000 - Rs. 499,999,999	Monthly	1.000
Rs. 500,000,000 - Rs. 999,999,999	Monthly	1.000
Rs. 1,000,000,000 & Above	Monthly	1.000
Profit Sharing Ratio and Weightages for Special Pool-XIV		
Profit Sharing Ratio		
Mudarib		10%
Rab ul Mal		90%
Weights		
Product Name	Profit Payment Period	Weights Assigned
RFC 3 Month	Maturity	1.000
RFC 6 Month	Monthly	1.086
RFC 6 Month	Maturity	1.000
RFC 1 year	Monthly	0.971
RFC 1 year	Maturity	1.828
Profit Sharing Ratio and Weightages for Special Pool-XV		
Profit Sharing Ratio		
Mudarib		25%
Rab ul Mal		75%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
RFC 1 year	Maturity	1.833
Profit Sharing Ratio and Weightages for Special Pool-XVI		
Profit Sharing Ratio		
Mudarib		50%
Rab ul Mal		50%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Half Yearly	1.000
Profit Sharing Ratio and Weightages for Special Pool-XVII		
Profit Sharing Ratio		
Mudarib		30%
Rab ul Mal		70%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
RFC 3 Month	Maturity	1.000
Profit Sharing Ratio and Weightages for Special Pool-XVIII		
Profit Sharing Ratio		
Mudarib		20%
Rab ul Mal		80%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
Profit Sharing Ratio and Weightages for Special Pool-XIX		
Profit Sharing Ratio		
Mudarib		50%
Rab ul Mal		50%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	1.000
6 Months RFC	Monthly	1.000
6 Months RFC	Maturity	1.000
1 Year RFC	Monthly	1.000
1 Year RFC	Maturity	1.000
Profit Sharing Ratio and Weightages for Special Pool-XX		
Profit Sharing Ratio		
Mudarib		20%
Rab ul Mal		80%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	1.000
6 Months RFC	Monthly	1.000
6 Months RFC	Maturity	1.000
1 Year RFC	Monthly	1.000
1 Year RFC	Maturity	1.000
Profit Sharing Ratio and Weightages for Special Pool-XXI		
Profit Sharing Ratio		
Mudarib		10%
Rab ul Mal		90%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	1.308
6 Months RFC	Monthly	1.308
6 Months RFC	Maturity	1.308
1 Year RFC	Monthly	1.477
1 Year RFC	Maturity	2.869
Profit Sharing Ratio and Weightages for Special Pool-XXII		
Profit Sharing Ratio		
Mudarib		10%
Rab ul Mal		90%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	0.842
6 Months RFC	Monthly	0.780
6 Months RFC	Maturity	0.858
1 Year RFC	Monthly	1.659
1 Year RFC	Maturity	1.902
Profit Sharing Ratio and Weightages for Special Pool-XXIII		
Profit Sharing Ratio		
Mudarib		5%
Rab ul Mal		95%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	1.315
6 Months RFC	Monthly	1.500
6 Months RFC	Maturity	1.308
1 Year RFC	Monthly	1.846
1 Year RFC	Maturity	2.597



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Profit Sharing Ratio and Weightages for Special Pool-XXIV			
Profit Sharing Ratio			
Mudarib			30%
Rab ul Mal			70%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1,000	
3 Months RFC	Maturity	1,000	
6 Months RFC	Monthly	1,000	
6 Months RFC	Maturity	1,000	
1 Year RFC	Monthly	1,000	
1 Year RFC	Maturity	1,000	
Profit Sharing Ratio and Weightages for Special Pool-XXV			
Profit Sharing Ratio			
Mudarib			5%
Rab ul Mal			95%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1,000	
3 Months RFC	Maturity	1,500	
6 Months RFC	Monthly	1,375	
6 Months RFC	Maturity	1,500	
1 Year RFC	Monthly	2,833	
1 Year RFC	Maturity	2,916	
Profit Sharing Ratio and Weightages for Special Pool-XXVI			
Profit Sharing Ratio			
Mudarib			3%
Rab ul Mal			97%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1,000	
3 Months RFC	Maturity	0.850	
6 Months RFC	Monthly	0.825	
6 Months RFC	Maturity	0.850	
1 Year RFC	Monthly	1,289	
1 Year RFC	Maturity	0.902	
Profit Sharing Ratio and Weightages for Special Pool-XXVIII			
Profit Sharing Ratio			
Mudarib			5%
Rab ul Mal			95%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1,000	
3 Months RFC	Maturity	1,491	
6 Months RFC	Monthly	1,352	
6 Months RFC	Maturity	1,475	
1 Year RFC	Monthly	2,869	
1 Year RFC	Maturity	1,475	
Profit Sharing Ratio and Weightages for Special Pool-XXIX			
Profit Sharing Ratio			
Mudarib			5%
Rab ul Mal			95%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1,000	
3 Months RFC	Maturity	1,444	
6 Months RFC	Monthly	1,100	
6 Months RFC	Maturity	1,100	
1 Year RFC	Monthly	2,260	
1 Year RFC	Maturity	1,100	
Profit Sharing Ratio and Weightages for Special Pool-XXX			
Profit Sharing Ratio			
Mudarib			20%
Rab ul Mal			80%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1,000	
1 Month RFC	Maturity	1,416	
Profit Sharing Ratio and Weightages for Special Pool-XXXI			
Profit Sharing Ratio			
Mudarib			20%
Rab ul Mal			80%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1,000	
1 Month RFC	Maturity	1,000	
Profit Sharing Ratio and Weightages for Special Pool-XXXII			
Profit Sharing Ratio			
Mudarib			50%
Rab ul Mal			50%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Savings Account (I) - SP XXXII	Monthly	1,000	
Savings Account (II) - SP XXXII	Monthly	1,000	
Savings Account (III) - SP XXXII	Monthly	1,000	
Profit Sharing Ratio and Weightages for Special Pool-XXXIII			
Profit Sharing Ratio			
Mudarib			30%
Rab ul Mal			70%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXIII	Monthly	1,000	
1 Month RFC	Maturity	1,334	
3 Months RFC	Maturity	1,334	
6 Months RFC	Maturity	1,500	
Profit Sharing Ratio and Weightages for Special Pool-XXXIV			
Profit Sharing Ratio			
Mudarib			30%
Rab ul Mal			70%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXIV	Monthly	1,000	
1 Month RFC	Maturity	1,500	
3 Months RFC	Maturity	1,375	
6 Months RFC	Maturity	1,416	
Profit Sharing Ratio and Weightages for Special Pool-XXXV			
Profit Sharing Ratio			
Mudarib			30%
Rab ul Mal			70%
Weightages			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXV	Monthly	1,000	
1 Month RFC	Maturity	1,541	
3 Months RFC	Maturity	1,333	
6 Months RFC	Maturity	1,375	





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Profit Sharing Ratio and Weightages for Special Pool-XXXVI			
Profit Sharing Ratio			
Mudharib			10%
Rab ul Mal			90%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account-SP XXXVI		Monthly	1.000
1 Month RFC		Maturity	1.666
3 Months RFC		Maturity	1.500
6 Months RFC		Maturity	1.500
Profit Sharing Ratio and Weightages for Special Pool-XXXVII			
Profit Sharing Ratio			
Mudharib			20%
Rab ul Mal			80%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account-SP XXXVII		Monthly	1.000
1 Month RFC		Maturity	1.000
3 Months RFC		Maturity	0.783
6 Months RFC		Maturity	0.783
Profit Sharing Ratio and Weightages for Special Pool-XXXVIII			
Profit Sharing Ratio			
Mudharib			10%
Rab ul Mal			90%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account-SP XXXVIII		Monthly	1.000
1 Month RFC		Maturity	1.000
3 Months RFC		Maturity	0.800
6 Months RFC		Maturity	0.850
Profit Sharing Ratio and Weightages for Special Pool-XXXIX			
Profit Sharing Ratio			
Mudharib			10%
Rab ul Mal			90%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account-SP XXXIX		Monthly	1.000
1 Month RFC		Maturity	0.698
3 Months RFC		Maturity	0.698
6 Months RFC		Maturity	0.698
1 Year RFC		Maturity	0.698
Profit Sharing Ratio and Weightages for Special Pool-XXXX			
Profit Sharing Ratio			
Mudharib			10%
Rab ul Mal			90%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account-SP XXXIX		Monthly	1.000
1 Month RFC		Maturity	1.077
3 Months RFC		Maturity	0.750
6 Months RFC		Maturity	0.750
1 Year RFC		Maturity	1.423
Profit Sharing Ratio and Weightages for Special Saving Pool-1			
Profit Sharing Ratio			
Mudharib			20%
Rab ul Mal			80%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Special Saving - 1		Monthly	1.000
Special Saving - 2		Monthly	1.030
Special Saving - 3		Monthly	1.040
Special Saving - 4		Monthly	1.050
Special Saving - 5		Monthly	1.060
Special Saving - 6		Monthly	1.070
Special Saving - 7		Monthly	1.080
Special Saving - 8		Monthly	1.090
Special Saving - 9		Monthly	1.100
Special Saving - 10		Monthly	1.110
Special Saving - 11		Monthly	1.118
Special Saving - 12		Monthly	1.130
Special Saving - 13		Monthly	1.140
Special Saving - 14		Monthly	1.150
Special Saving - 15		Monthly	1.160
Special Saving - 16		Monthly	1.170
Special Saving - 17		Monthly	1.180
Special Saving - 18		Monthly	1.190
Special Saving - 19		Monthly	1.200
Special Saving - 20		Monthly	1.210
Profit Sharing Ratio and Weightages for RFC USD Special Pool-1			
Profit Sharing Ratio			
Mudharib			30%
Rab ul Mal			70%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
RFC 1 Month			
RFC - 1		Maturity	1.000
RFC - 2		Maturity	1.125
RFC - 3		Maturity	1.250
RFC - 4		Maturity	1.375
RFC - 5		Maturity	1.500
RFC 3 Month			
RFC - 1		Maturity	2.700
RFC - 2		Maturity	2.625
RFC - 3		Maturity	2.600
RFC - 4		Maturity	2.125
RFC - 5		Maturity	2.250
RFC 6 Month			
RFC - 1		Maturity	1.375
RFC - 2		Maturity	1.875
RFC - 3		Maturity	1.750
RFC - 4		Maturity	2.250
RFC - 5		Maturity	2.125
RFC 12 Months			
RFC - 1		Maturity	2.250
RFC - 2		Maturity	3.000
RFC - 3		Maturity	2.875
RFC - 4		Maturity	2.400
RFC - 5		Maturity	2.000
Profit Sharing Ratio and Weightages for RFC GBP Special Pool-1			
Profit Sharing Ratio			
Mudharib			50%
Rab ul Mal			50%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
RFC 1 Month			
RFC - 1		Maturity	1.000
RFC - 2		Maturity	1.062
RFC - 3		Maturity	1.125
RFC - 4		Maturity	1.250
RFC - 5		Maturity	1.312
RFC 3 Month			
RFC - 1		Maturity	1.250
RFC - 2		Maturity	1.312
RFC - 3		Maturity	1.375
RFC - 4		Maturity	1.438
RFC - 5		Maturity	1.500
RFC 6 Month			
RFC - 1		Maturity	1.250
RFC - 2		Maturity	1.375
RFC - 3		Maturity	1.438
RFC - 4		Maturity	1.500
RFC - 5		Maturity	1.562





The Bank of Punjab
TAQWA Islamic Banking Division



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APPLICABLE PERIODS		
RFC - 1		1,500
RFC - 2		1,562
RFC - 3		1,600
RFC - 4		1,625
RFC - 5		1,650
Profit Sharing Ratio and Weightages for RFC EURO Special Pool-1		
Mudarib		50%
Rab ul Mal		50%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
RFC - 1	Maturity	1,000
RFC - 2		1,062
RFC - 3		1,125
RFC - 4		1,250
RFC - 5		1,312
RFC 3 Month		
RFC - 1	Maturity	1,250
RFC - 2		1,312
RFC - 3		1,375
RFC - 4		1,438
RFC - 5		1,500
RFC 6 Month		
RFC - 1	Maturity	1,250
RFC - 2		1,375
RFC - 3		1,438
RFC - 4		1,500
RFC - 5		1,562
RFC 12 Months		
RFC - 1	Maturity	1,500
RFC - 2		1,562
RFC - 3		1,600
RFC - 4		1,625
RFC - 5		1,650
Profit Sharing Ratio and Weightages for Taqwa Foreign Currency USD Pool		
Profit Sharing Ratio		
Mudarib		50%
Rab ul Mal		50%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Taqwa Foreign Currency USD Account	Monthly	1,000
Islamic Margin Munafa Account (IMMA-USD)	Monthly	0.010
Taqwa Freelancer Digital Saving Account USD	Monthly	1,000
Taqwa Roshan Digital Saving Account for Low Income Segment USD	Monthly	1,000
Taqwa Foreign Currency Business Value Saving Accounts-USD	Monthly	1,000
Foreign Currency Value Savings Account-USD (RDA)	Monthly	1,000
Riba Free Certificates (RFCs)		
RFC 1 Month		
USD 1,000 to USD 10,000	Maturity	3,000
USD 10,001 to USD 50,000	Maturity	3,000
USD 50,001 to USD 100,000	Maturity	3,000
USD 100,001 & Above	Maturity	3,000
RFC 3 Months		
USD 1,000 to USD 10,000	Maturity	3,000
USD 10,001 to USD 50,000	Maturity	3,000
USD 50,001 to USD 100,000	Maturity	3,000
USD 100,001 & Above	Maturity	3,000
RFC 6 Months		
USD 1,000 to USD 10,000	Maturity	3,500
USD 10,001 to USD 50,000	Maturity	3,500
USD 50,001 to USD 100,000	Maturity	3,500
USD 100,001 & Above	Maturity	3,500
RFC 1 Year		
USD 1,000 to USD 10,000	Maturity	5,000
USD 10,001 to USD 50,000	Maturity	5,000
USD 50,001 to USD 100,000	Maturity	5,000
USD 100,001 & Above	Maturity	5,000
Profit Sharing Ratio and Weightages for Taqwa Foreign Currency GBP Pool		
Profit Sharing Ratio		
Mudarib		50%
Rab ul Mal		50%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Taqwa Foreign Currency GBP Account	Monthly	1,000
Taqwa Roshan Digital Saving Account for Low Income Segment GBP	Monthly	1,000
Taqwa Foreign Currency Business Value Saving Accounts-GBP	Monthly	1,000
Foreign Currency Value Savings Account-GBP (RDA)	Monthly	1,000
Riba Free Certificates (RFCs)		
RFC 1 Month		
GBP 1,000 to GBP 10,000	Maturity	1,050
GBP 10,001 to GBP 50,000	Maturity	1,050
GBP 50,001 to GBP 100,000	Maturity	1,050
GBP 100,001 & Above	Maturity	1,050
RFC 3 Months		
GBP 1,000 to GBP 10,000	Maturity	1,100
GBP 10,001 to GBP 50,000	Maturity	1,100
GBP 50,001 to GBP 100,000	Maturity	1,100
GBP 100,001 & Above	Maturity	1,100
RFC 6 Months		
GBP 1,000 to GBP 10,000	Maturity	2,900
GBP 10,001 to GBP 50,000	Maturity	2,900
GBP 50,001 to GBP 100,000	Maturity	2,900
GBP 100,001 & Above	Maturity	2,900
RFC 1 Year		
GBP 1,000 to GBP 10,000	Maturity	2,900
GBP 10,001 to GBP 50,000	Maturity	2,900
GBP 50,001 to GBP 100,000	Maturity	2,900
GBP 100,001 & Above	Maturity	2,900





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Profit Sharing Ratio and Weightages for Taqwa Foreign Currency EURO Pool		
Profit Sharing Ratio		
Mudarib		50%
Rab ul Mal		50%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Taqwa Foreign Currency EURO Account	Monthly	1.000
Taqwa Roshan Digital Saving Account for Low Income Segment EUR	Monthly	1.000
Taqwa Foreign Currency Business Value Saving Accounts-EUR	Monthly	1.000
Foreign Currency Value Savings Account-EURO (RDA)	Monthly	1.000
Riba Free Certificates (RFCs)		
RFC 1 Month		
EUR 1,000 to EUR 10,000		
EUR 10,001 to EUR 50,000	Maturity	1.050
EUR 50,001 to EUR 100,000	Maturity	1.050
EUR 100,001 & Above	Maturity	1.050
REC 3 Months		
EUR 1,000 to EUR 10,000		
EUR 10,001 to EUR 50,000	Maturity	1.100
EUR 50,001 to EUR 100,000	Maturity	1.100
EUR 100,001 & Above	Maturity	1.100
RFC 6 Months		
EUR 1,000 to EUR 10,000		
EUR 10,001 to EUR 50,000	Maturity	1.200
EUR 50,001 to EUR 100,000	Maturity	1.200
EUR 100,001 & Above	Maturity	1.200
RFC 1 Year		
EUR 1,000 to EUR 10,000		
EUR 10,001 to EUR 50,000	Maturity	1.300
EUR 50,001 to EUR 100,000	Maturity	1.300
EUR 100,001 & Above	Maturity	1.300
Profit Sharing Ratio and Weightages for US Dollars Special Pool-1		
Profit Sharing Ratio		
Mudarib		25%
Rab ul Mal		75%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings Account	Monthly	1.000
Profit Sharing Ratio and Weightages for US Dollars Special Pool 2		
Profit Sharing Ratio		
Mudarib		20%
Rab ul Mal		80%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings USP2	Monthly	1.000
3 Months RFC	Maturity	1.905
6 Months RFC	Maturity	2.855
1 Year RFC	Maturity	2.855
Profit Sharing Ratio and Weightages for US Dollars Special Pool 3		
Profit Sharing Ratio		
Mudarib		20%
Rab ul Mal		80%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings USP3	Monthly	1.000
1 Months RFC	Maturity	1.000
3 Months RFC	Maturity	1.000
6 Months RFC	Maturity	1.650
1 Year RFC	Maturity	2.410
Profit Sharing Ratio and Weightages for US Dollars Special Pool 4		
Profit Sharing Ratio		
Mudarib		20%
Rab ul Mal		80%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings USP4	Monthly	1.000
1 Months RFC	Maturity	1.380
3 Months RFC	Maturity	1.380
6 Months RFC	Maturity	1.380
1 Year RFC	Maturity	2.070
Profit Sharing Ratio and Weightages for EURO Special Pool 1		
Profit Sharing Ratio		
Mudarib		30%
Rab ul Mal		70%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings EUR1	Monthly	1.000
3 Months RFC	Maturity	2.000
6 Months RFC	Maturity	1.840
1 Year RFC	Maturity	1.840

Profit Equalization Reserve (PER) (if any) upto 2% of Net Income
Investment Risk Reserve (IRR) (if any) upto 1% of Distributable Profit of Depositors

