

DECLARATION DATE
APPLICABLE PERIODS

26th November 2024
1st December 2024 - 31st December 2024

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	1.100	
RS. 5,000,000 to Rs. 9,999,999	Monthly	1.162	
RS. 10,000,000 to Rs. 24,999,999	Monthly	1.200	
RS. 25,000,000 to Rs. 49,999,999	Monthly	1.250	
RS. 50,000,000 to Rs. 99,999,999	Monthly	1.287	
RS. 100,000,000 to Rs. 249,999,999	Monthly	1.300	
RS. 250,000,000 to Rs. 499,999,999	Monthly	1.313	
RS. 500,000,000 to Rs. 999,999,999	Monthly	1.325	
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			
RS. 10,000 to Rs. 99,999	Maturity	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		1.030	
RS. 10,000,000 to Rs. 24,999,999		1.040	
RS. 25,000,000 to Rs. 49,999,999		1.050	
RS. 50,000,000 to Rs. 99,999,999		1.060	
RS. 100,000,000 to Rs. 249,999,999		1.065	
RS. 250,000,000 to Rs. 499,999,999		1.070	
RS. 500,000,000 to Rs. 999,999,999		1.075	
RS. 1 billion to Rs. 1,999,999,999		1.075	
RS. 2 billion & above		1.075	
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	1.110		
RS. 10,000,000 to Rs. 24,999,999	1.110		
RS. 25,000,000 to Rs. 49,999,999	1.110		
RS. 50,000,000 to Rs. 99,999,999	1.110		
RS. 100,000,000 to Rs. 249,999,999	1.110		
RS. 250,000,000 to Rs. 499,999,999	1.110		
RS. 500,000,000 to Rs. 999,999,999	1.110		
RS. 1 billion to Rs. 1,999,999,999	1.110		
RS. 2 billion & above	1.110		
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	
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	1.130		
RS. 10,000,000 to Rs. 24,999,999	1.130		
RS. 25,000,000 to Rs. 49,999,999	1.130		
RS. 50,000,000 to Rs. 99,999,999	1.130		
RS. 100,000,000 to Rs. 249,999,999	1.130		
RS. 250,000,000 to Rs. 499,999,999	1.130		
RS. 500,000,000 to Rs. 999,999,999	1.130		
RS. 1 billion to Rs. 1,999,999,999*	1.130		
RS. 2 billion & above	1.130		
RFC 1 year	Maturity		1.430



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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	
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	
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		



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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	
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 ASAN 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	0.140	
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	1.420	
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	0.280	
SBP IRFMS Account	Monthly	0.280	
Deposit from Head Office	Monthly	1.000	
TAQWA Committee Account (1 Year & 3 Year)	Monthly Accumulation & Payment at Maturity	1.350	
TAQWA Sadiqah Jaari'ah Certificate (05 Year)	Monthly	1.710	
TAQWA Meherbaan Certificate	Monthly	1.750	



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Profit Sharing Ratio and Weights for Special Pool-I			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weights			
Product Name	Profit Payment Period	Weights Assigned	
PLS Saving Account (Above 25 Million)	Monthly	1.200	
Riba Free Certificates (RFC)			
RFC 3 Month (Above 25 Million)	Maturity	1.320	
RFC 6 Month (Above 25 Million)	Maturity	1.410	
Profit Sharing Ratio and Weights for Special Pool-II			
Profit Sharing Ratio			
Mudarib			50%
Rab ul Mal			50%
Weights			
Product Name	Profit Payment Period	Weights Assigned	
PLS Saving Account (1 to 499,999,999)	Monthly	1.000	
PLS Saving Account (500,000,000 and Above)	Monthly	2.000	
Profit Sharing Ratio and Weights for Special Pool-IV			
Profit Sharing Ratio			
Mudarib			50%
Rab ul Mal			50%
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1.000	
Profit Sharing Ratio and Weights for Special Pool-IX			
Profit Sharing Ratio			
Mudarib			15%
Rab ul Mal			85%
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1.000	
Profit Sharing Ratio and Weights for Special Pool-XIII			
Profit Sharing Ratio			
Mudarib			40%
Rab ul Mal			60%
Weights			
Product Name	Profit Payment Period	Weights Assigned	
TAQWA Rahat Account			
Rs. 1 - Rs. 499,999	Monthly	1.000	
Rs. 500,000 - Rs. 4,999,999	Monthly	1.166	
Rs. 5,000,000 - Rs. 9,999,999	Monthly	1.250	
Rs. 10,000,000 - Rs. 49,999,999	Monthly	1.416	
Rs. 50,000,000 - Rs. 99,999,999	Monthly	1.870	
Rs. 100,000,000 - Rs. 249,999,999	Monthly	1.980	
Rs. 250,000,000 - Rs. 499,999,999	Monthly	1.980	
Rs. 500,000,000 & Above	Monthly	1.980	
TAQWA Rahat Corporate Account			
Rs. 1 - Rs. 499,999	Monthly	1.000	
Rs. 500,000 - Rs. 9,999,999	Monthly	1.283	
Rs. 10,000,000 - Rs. 49,999,999	Monthly	1.500	
Rs. 50,000,000 - Rs. 99,999,999	Monthly	1.960	
Rs. 100,000,000 - Rs. 499,999,999	Monthly	2.010	
Rs. 500,000,000 - Rs. 999,999,999	Monthly	2.100	
Rs. 1,000,000,000 & Above	Monthly	2.200	
Profit Sharing Ratio and Weights 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	0.917	
RFC 6 Month	Maturity	1.555	
RFC 1 year	Monthly	1.833	
RFC 1 year	Maturity	1.833	
Profit Sharing Ratio and Weights 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	1.227	
Profit Sharing Ratio and Weights 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 Weights for Special Pool-XVII			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1.000	
RFC 3 Month	Maturity	1.046	
Profit Sharing Ratio and Weights for Special Pool-XVIII			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1.000	
Profit Sharing Ratio and Weights 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	2.550	
6 Months RFC	Monthly	2.500	
6 Months RFC	Maturity	2.560	
1 Year RFC	Monthly	2.271	
1 Year RFC	Maturity	2.681	





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Profit Sharing Ratio and Weightages for Special Pool-XX			
Profit Sharing Ratio			
Mudarib		10%	
Rab ul Mal		90%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	1.132
6 Months RFC		Monthly	1.100
6 Months RFC		Maturity	1.147
1 Year RFC		Monthly	1.120
1 Year RFC		Maturity	1.158

Profit Sharing Ratio and Weightages for Special Pool-XXI			
Profit Sharing Ratio			
Mudarib		10%	
Rab ul Mal		90%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	1.481
6 Months RFC		Monthly	1.230
6 Months RFC		Maturity	1.384
1 Year RFC		Monthly	1.384
1 Year RFC		Maturity	2.923

Profit Sharing Ratio and Weightages for Special Pool-XXII			
Profit Sharing Ratio			
Mudarib		10%	
Rab ul Mal		90%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	0.694
6 Months RFC		Monthly	1.323
6 Months RFC		Maturity	0.714
1 Year RFC		Monthly	1.388
1 Year RFC		Maturity	1.592

Profit Sharing Ratio and Weightages for Special Pool-XXIII			
Profit Sharing Ratio			
Mudarib		5%	
Rab ul Mal		95%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	2.152
6 Months RFC		Monthly	2.727
6 Months RFC		Maturity	2.355
1 Year RFC		Monthly	2.148
1 Year RFC		Maturity	2.975

Profit Sharing Ratio and Weightages for Special Pool-XXIV			
Profit Sharing Ratio			
Mudarib		10%	
Rab ul Mal		90%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	1.250
6 Months RFC		Monthly	1.222
6 Months RFC		Maturity	1.278
1 Year RFC		Monthly	1.250
1 Year RFC		Maturity	1.333

Profit Sharing Ratio and Weightages for Special Pool-XXV			
Profit Sharing Ratio			
Mudarib		5%	
Rab ul Mal		95%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	1.542
6 Months RFC		Monthly	1.417
6 Months RFC		Maturity	2.667
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%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	0.708
6 Months RFC		Monthly	0.667
6 Months RFC		Maturity	1.068
1 Year RFC		Monthly	1.079
1 Year RFC		Maturity	0.725

Profit Sharing Ratio and Weightages for Special Pool-XXVIII			
Profit Sharing Ratio			
Mudarib		5%	
Rab ul Mal		95%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	1.352
6 Months RFC		Monthly	1.352
6 Months RFC		Maturity	2.950
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%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	0.959
6 Months RFC		Monthly	0.653
6 Months RFC		Maturity	0.735
1 Year RFC		Monthly	0.653
1 Year RFC		Maturity	1.388



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Profit Sharing Ratio and Weightages for Special Pool-XXX			
Profit Sharing Ratio			
Mudarib			20%
Rab ul Mal			80%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
1 Month RFC	Maturity	2.209	
Profit Sharing Ratio and Weightages for Special Pool-XXXI			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weightages 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	Weightages Assigned	
Savings Account (I) - SP XXXII	Monthly	1.000	
Savings Account (II) - SP XXXII	Monthly	3.000	
Savings Account (III) - SP XXXII	Monthly	2.000	
Profit Sharing Ratio and Weightages for Special Pool-XXXIII			
Profit Sharing Ratio			
Mudarib			30%
Rab ul Mal			70%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account-SP XXXIII	Monthly	1.000	
1 Months RFC	Maturity	1.584	
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	Weightages 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			1%
Rab ul Mal			99%
Weightages			
Product Name	Profit Payment Period	Weightages 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	
Profit Sharing Ratio and Weightages for Special Pool-XXXVI			
Profit Sharing Ratio			
Mudarib			1%
Rab ul Mal			99%
Weightages			
Product Name	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			
Mudarib			1%
Rab ul Mal			99%
Weightages			
Product Name	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			
Mudarib			1%
Rab ul Mal			99%
Weightages			
Product Name	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			
Mudarib			10%
Rab ul Mal			90%
Weightages			
Product Name	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			
Mudarib			10%
Rab ul Mal			90%
Weightages			
Product Name	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	



DECLARATION DATE : 24th November 2024
APPLICABLE PERIODS : 1st December 2024 - 31st December 2024

Profit Sharing Ratio and Weightages for Special Saving Pool-1			
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			
Mudharib		30%	
Rab ul Mal		70%	
Product Name	Weightages	Profit Payment Period	Weightages Assigned
RFC 1 Month			
RFC - 1		Maturity	1.000
RFC - 2			1.125
RFC - 3			1.250
RFC - 4			1.375
RFC - 5			1.500
RFC 3 Month			
RFC - 1		Maturity	1.750
RFC - 2			1.875
RFC - 3			2.000
RFC - 4			2.125
RFC - 5			2.250
RFC 6 Month			
RFC - 1		Maturity	1.375
RFC - 2			1.500
RFC - 3			1.750
RFC - 4			2.000
RFC - 5			2.250
RFC 12 Months			
RFC - 1		Maturity	2.250
RFC - 2			2.000
RFC - 3			1.750
RFC - 4			1.500
RFC - 5			1.250

Profit Sharing Ratio and Weightages for Taqwa Foreign Currency USD Pool			
Mudharib		50%	
Rab ul Mal		50%	
Product Name	Weightages	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	1.500
USD 10,001 to USD 50,000		Maturity	1.500
USD 50,001 to USD 100,000		Maturity	1.500
USD 100,001 & Above		Maturity	1.500
RFC 3 Months			
USD 1,000 to USD 10,000		Maturity	1.600
USD 10,001 to USD 50,000		Maturity	1.600
USD 50,001 to USD 100,000		Maturity	1.600
USD 100,001 & Above		Maturity	1.600
RFC 6 Months			
USD 1,000 to USD 10,000		Maturity	1.700
USD 10,001 to USD 50,000		Maturity	1.700
USD 50,001 to USD 100,000		Maturity	1.700
USD 100,001 & Above		Maturity	1.700
RFC 1 Year			
USD 1,000 to USD 10,000		Maturity	2.999
USD 10,001 to USD 50,000		Maturity	2.999
USD 50,001 to USD 100,000		Maturity	2.999
USD 100,001 & Above		Maturity	2.999

Profit Sharing Ratio and Weightages for Taqwa Foreign Currency GBP Pool			
Mudharib		50%	
Rab ul Mal		50%	
Product Name	Weightages	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



DECLARATION DATE : 26th November 2024
 APPLICABLE PERIODS : 1st December 2024 - 31st December 2024

RFC 6 Months		
GBP 1,000 to GBP 10,000	Maturity	1.200
GBP 10,001 to GBP 50,000	Maturity	1.200
GBP 50,001 to GBP 100,000	Maturity	1.200
GBP 100,001 & Above	Maturity	1.200
RFC 1 Year		
GBP 1,000 to GBP 10,000	Maturity	1.300
GBP 10,001 to GBP 50,000	Maturity	1.300
GBP 50,001 to GBP 100,000	Maturity	1.300
GBP 100,001 & Above	Maturity	1.300
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	Maturity	1.050
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
RFC 3 Months		
EUR 1,000 to EUR 10,000	Maturity	1.100
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	Maturity	1.200
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	Maturity	1.300
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
Saving 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	2.855
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	1.660
3 Months RFC	Maturity	1.992
6 Months RFC	Maturity	2.410
1 Year RFC	Maturity	2.990
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	1.000
3 Months RFC	Maturity	2.240
6 Months RFC	Maturity	2.137
1 Year RFC	Maturity	2.948
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)
 Investment Risk Reserve (IRR) (if any)

upto 2% of Net Income
 upto 1% of Distributable Profit of Depositors

