



The Bank of Punjab
TAQWA Islamic Banking Division



DECLARATION DATE
APPLICABLE PERIODS

27th January 2023
1st February 2023 - 28th February 2023

| 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 | 0.815 |
| RS. 10,000 to Rs. 99,999 | Monthly | 0.815 |
| RS. 100,000 to Rs. 499,999 | Monthly | 0.815 |
| RS. 500,000 to Rs. 999,999 | Monthly | 0.815 |
| RS. 1,000,000 to Rs. 4,999,999 | Monthly | 0.815 |
| RS. 5,000,000 to Rs. 9,999,999 | Monthly | 0.815 |
| RS. 10,000,000 to Rs. 24,999,999 | Monthly | 0.815 |
| RS. 25,000,000 to Rs. 49,999,999 | Monthly | 0.815 |
| RS. 50,000,000 to Rs. 99,999,999 | Monthly | 0.815 |
| RS. 100,000,000 to Rs. 249,999,999 | Monthly | 0.815 |
| RS. 250,000,000 to Rs. 499,999,999 | Monthly | 0.815 |
| RS. 500,000,000 to Rs. 999,999,999 | Monthly | 0.815 |
| 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 | 0.815 |
| RS. 10,000 to Rs. 99,999 | Monthly | 0.815 |
| RS. 100,000 to Rs. 499,999 | Monthly | 0.815 |
| RS. 500,000 to Rs. 999,999 | Monthly | 0.815 |
| RS. 1,000,000 to Rs. 4,999,999 | Monthly | 0.815 |
| RS. 5,000,000 to Rs. 9,999,999 | Monthly | 0.815 |
| RS. 10,000,000 to Rs. 24,999,999 | Monthly | 0.815 |
| RS. 25,000,000 to Rs. 49,999,999 | Monthly | 0.815 |
| RS. 50,000,000 to Rs. 99,999,999 | Monthly | 0.815 |
| RS. 100,000,000 to Rs. 249,999,999 | Monthly | 0.815 |
| RS. 250,000,000 to Rs. 499,999,999 | Monthly | 0.815 |
| RS. 500,000,000 to Rs. 999,999,999 | Monthly | 0.815 |
| 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 | 0.815 |
| RS. 10,000 to Rs. 99,999 | Monthly | 0.815 |
| RS. 100,000 to Rs. 499,999 | Monthly | 0.815 |
| RS. 500,000 to Rs. 999,999 | Monthly | 0.815 |
| RS. 1,000,000 to Rs. 4,999,999 | Monthly | 0.815 |
| RS. 5,000,000 to Rs. 9,999,999 | Monthly | 0.815 |
| RS. 10,000,000 to Rs. 24,999,999 | Monthly | 0.815 |
| RS. 25,000,000 to Rs. 49,999,999 | Monthly | 0.815 |
| RS. 50,000,000 to Rs. 99,999,999 | Monthly | 0.815 |
| RS. 100,000,000 to Rs. 249,999,999 | Monthly | 0.815 |
| RS. 250,000,000 to Rs. 499,999,999 | Monthly | 0.815 |
| RS. 500,000,000 to Rs. 999,999,999 | Monthly | 0.815 |
| 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 |

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The Bank of Punjab
TAQWA Islamic Banking Division



DECLARATION DATE : 27th January 2025
APPLICABLE PERIODS : 1st February 2025 - 28th February 2025

| 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 | |
| Rs. 1 year | | 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 | | |
| 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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The Bank of Punjab
TAQWA Islamic Banking Division



| DECLARATION DATE | 27th January 2025 | | |
|------------------------------------|--|-----------|-------|
| APPLICABLE PERIODS | 1st February 2025 - 28th February 2025 | | |
| 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 | |
| REC 3 year | | Monthly | 1.650 |
| REC 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 | |
| REC 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 | |
| REC 5 year | | Monthly | 1.710 |
| REC 5 year | | Quarterly | 1.710 |
| REC 5 year | | Yearly | 1.715 |
| REC 5 year | On Maturity | 1.720 | |
| REC 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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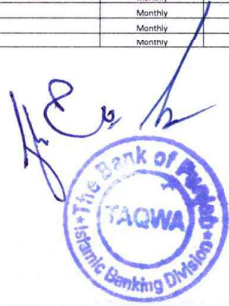




The Bank of Punjab
TAQWA Islamic Banking Division



| DECLARATION DATE | | 27th January 2025 |
|--|--|--|
| APPLICABLE PERIODS | | 1st February 2025 - 28th February 2025 |
| Rs. 10,000 to Rs. 99,999 | | 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 IFERE Account | Monthly | 0.140 |
| SBP IRSWS Account | Monthly | 0.0001 |
| SBP IRFC Account | Monthly | 0.0001 |
| SBP ILTFE Account (Upto 03 Years) | Monthly | 1.308 |
| SBP ILTFE Account (Above 03 Years & Upto 05 Years) | Monthly | 1.154 |
| SBP ILTFE 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 IFRAP 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 | 1.000 |
| TAQWA Sadqah Jaari'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 | | |
| Mudarib | | 10% |
| Rab ul Mal | | 90% |
| Weightages | | |
| Product Name | Profit Payment Period | Weightages Assigned |
| PLS Saving Account (Above 25 Million) | Monthly | 1.700 |
| 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 | | |
| Mudarib | | 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 | | |
| Mudarib | | 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 | | |
| Mudarib | | 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 | | |
| Mudarib | | 50% |
| Rab ul Mal | | 50% |
| Weightages | | |
| Product Name | Profit Payment Period | Weightages Assigned |
| TAQWA Rahat 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 Rahat 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 - Rs. 999,999,999 | Monthly | 1.000 |
| Rs. 1,000,000,000 & Above | Monthly | 1.000 |
| TAQWA Rahat Corporate Account (Financial Institutions) | | |
| Rs. 1 - Rs. 499,999 | Monthly | 0.815 |
| Rs. 500,000 - Rs. 9,999,999 | Monthly | 0.815 |
| Rs. 10,000,000 - Rs. 49,999,999 | Monthly | 0.815 |
| Rs. 50,000,000 - Rs. 99,999,999 | Monthly | 0.815 |
| Rs. 100,000,000 - Rs. 499,999,999 | Monthly | 0.815 |
| Rs. 500,000,000 - Rs. 999,999,999 | Monthly | 0.815 |
| Rs. 1,000,000,000 & Above | Monthly | 0.815 |





| DECLARATION DATE | | 27th January 2025 | |
|---|-----------------------|---|-------|
| APPLICABLE PERIODS | | 31st February 2025 - 28th February 2025 | |
| TAQWA Rahat Corporate Account (Public Limited Companies) | | | |
| Rs. 1 – Rs. 499,999 | Monthly | | 0.815 |
| Rs. 500,000 – Rs. 9,999,999 | Monthly | | 0.815 |
| Rs. 10,000,000 – Rs. 49,999,999 | Monthly | | 0.815 |
| Rs. 50,000,000 – Rs. 99,999,999 | Monthly | | 0.815 |
| Rs. 100,000,000 – Rs. 499,999,999 | Monthly | | 0.815 |
| Rs. 500,000,000 – Rs. 999,999,999 | Monthly | | 0.815 |
| Rs. 1,000,000,000 & Above | Monthly | | 0.815 |
| TAQWA Rahat Corporate Account (Public Sector Enterprise) | | | |
| Rs. 1 – Rs. 499,999 | Monthly | | 0.815 |
| Rs. 500,000 – Rs. 9,999,999 | Monthly | | 0.815 |
| Rs. 10,000,000 – Rs. 49,999,999 | Monthly | | 0.815 |
| Rs. 50,000,000 – Rs. 99,999,999 | Monthly | | 0.815 |
| Rs. 100,000,000 – Rs. 499,999,999 | Monthly | | 0.815 |
| Rs. 500,000,000 – Rs. 999,999,999 | Monthly | | 0.815 |
| Rs. 1,000,000,000 & Above | Monthly | | 0.815 |
| Profit Sharing Ratio and Weightages for Special Pool-XIV | | | |
| Profit Sharing Ratio | | | |
| Mudharib | | | 10% |
| Rab ul Mal | | | 90% |
| Weights | | | |
| Product Name | Profit Payment Period | Weights Assigned | |
| RFC 3 Month | Maturity | 1.000 | |
| RFC 6 Month | Monthly | 1.055 | |
| RFC 6 Month | Maturity | 1.439 | |
| RFC 1 year | Monthly | 1.778 | |
| RFC 1 year | Maturity | 1.778 | |
| Profit Sharing Ratio and Weightages for Special Pool-XV | | | |
| Profit Sharing Ratio | | | |
| Mudharib | | | 25% |
| Rab ul Mal | | | 75% |
| Weights | | | |
| Product Name | Profit Payment Period | Weights Assigned | |
| Saving Account | Monthly | 1.000 | |
| RFC 1 year | Maturity | 1.500 | |
| Profit Sharing Ratio and Weightages for Special Pool-XVI | | | |
| Profit Sharing Ratio | | | |
| Mudharib | | | 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 | | | |
| Mudharib | | | 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 | | | |
| Mudharib | | | 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 | | | |
| Mudharib | | | 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 | | | |
| Mudharib | | | 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 | | | |
| Mudharib | | | 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 | 1.230 | |
| 6 Months RFC | Maturity | 1.384 | |
| 1 Year RFC | Monthly | 1.439 | |
| 1 Year RFC | Maturity | 2.854 | |
| Profit Sharing Ratio and Weightages for Special Pool-XXII | | | |
| Profit Sharing Ratio | | | |
| Mudharib | | | 10% |
| Rab ul Mal | | | 90% |
| Weights | | | |
| Product Name | Profit Payment Period | Weights Assigned | |
| Saving Account | Monthly | 1.000 | |
| 3 Months RFC | Maturity | 0.941 | |
| 6 Months RFC | Monthly | 0.941 | |
| 6 Months RFC | Maturity | 1.000 | |
| 1 Year RFC | Monthly | 2.000 | |
| 1 Year RFC | Maturity | 2.794 | |
| Profit Sharing Ratio and Weightages for Special Pool-XXIII | | | |
| Profit Sharing Ratio | | | |
| Mudharib | | | 5% |
| Rab ul Mal | | | 95% |
| Weights | | | |
| Product Name | Profit Payment Period | Weights Assigned | |
| Saving Account | Monthly | 1.000 | |
| 3 Months RFC | Maturity | 1.364 | |
| 6 Months RFC | Monthly | 1.405 | |
| 6 Months RFC | Maturity | 2.355 | |
| 1 Year RFC | Monthly | 2.148 | |
| 1 Year RFC | Maturity | 2.975 | |





DECLARATION DATE : 27th January 2025
APPLICABLE PERIODS : 1st February 2025 - 31st February 2025

| Profit Sharing Ratio and Weightages for Special Pool-XXIV | | | |
|---|-----------------------|---------------------|-----|
| Profit Sharing Ratio | | | |
| Mudarib | | | 30% |
| Rab ul Mal | | | 70% |
| Weightages | | | |
| Product Name | Profit Payment Period | Weightages 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 | Weightages 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 | Weightages Assigned | |
| Saving Account | Monthly | 1,000 | |
| 3 Months RFC | Maturity | 0,842 | |
| 6 Months RFC | Monthly | 0,842 | |
| 6 Months RFC | Maturity | 1,432 | |
| 1 Year RFC | Monthly | 1,432 | |
| 1 Year RFC | Maturity | 1,010 | |
| Profit Sharing Ratio and Weightages for Special Pool-XXVIII | | | |
| Profit Sharing Ratio | | | |
| Mudarib | | | 5% |
| Rab ul Mal | | | 95% |
| Weightages | | | |
| Product Name | Profit Payment Period | Weightages Assigned | |
| Saving Account | Monthly | 1,000 | |
| 3 Months RFC | Maturity | 1,487 | |
| 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-XXX | | | |
| Profit Sharing Ratio | | | |
| Mudarib | | | 5% |
| Rab ul Mal | | | 95% |
| Weightages | | | |
| Product Name | Profit Payment Period | Weightages Assigned | |
| Saving Account | Monthly | 1,000 | |
| 3 Months RFC | Maturity | 1,087 | |
| 6 Months RFC | Monthly | 1,000 | |
| 6 Months RFC | Maturity | 1,000 | |
| 1 Year RFC | Monthly | 1,000 | |
| 1 Year RFC | Maturity | 2,119 | |
| Profit Sharing Ratio and Weightages for Special Pool-XXXI | | | |
| 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 | 1,500 | |
| Profit Sharing Ratio and Weightages for Special Pool-XXXII | | | |
| Profit Sharing Ratio | | | |
| Mudarib | | | 20% |
| Rab ul Mal | | | 80% |
| Weightages | | | |
| Product Name | Profit Payment Period | Weightages Assigned | |
| Saving Account | Monthly | 1,000 | |
| 3 Months RFC | Maturity | 1,000 | |
| Profit Sharing Ratio and Weightages for Special Pool-XXXIII | | | |
| 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 | 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 | Weightages Assigned | |
| Saving Account-SP XXXIII | Monthly | 1,000 | |
| 3 Months 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 | Weightages Assigned | |
| Saving Account-SP XXXIV | Monthly | 1,000 | |
| 3 Months 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 | 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 | |

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The Bank of Punjab
TAQWA Islamic Banking Division



DECLARATION DATE : 27th January 2025
APPLICABLE PERIODS : 1st February 2025 - 28th February 2025

| 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 | | | 30% |
| Rab ul Mal | | | 70% |
| 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 | | | 20% |
| Rab ul Mal | | | 70% |
| 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 | |
| Profit Sharing Ratio and Weightages for Special Saving Pool-1 | | | |
| Profit Sharing Ratio | | | |
| Mudarib | | | 20% |
| Rab ul Mal | | | 80% |
| Weightages | | | |
| Product Name | 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 | | | |
| Mudarib | | | 30% |
| Rab ul Mal | | | 70% |
| Weightages | | | |
| Product Name | Profit Payment Period | Weightages Assigned | |
| RFC 1 Month | Maturity | 1.000 | |
| RFC - 2 | | 1.125 | |
| RFC - 3 | | 1.250 | |
| RFC - 4 | | 1.375 | |
| RFC - 5 | | 1.500 | |
| RFC 3 Month | Maturity | 1.750 | |
| RFC - 2 | | 2.623 | |
| RFC - 3 | | 2.000 | |
| RFC - 4 | | 2.125 | |
| RFC - 5 | | 2.250 | |
| RFC 6 Month | Maturity | 1.375 | |
| RFC - 2 | | 1.875 | |
| RFC - 3 | | 1.750 | |
| RFC - 4 | | 2.000 | |
| RFC - 5 | | 2.250 | |
| RFC 12 Months | Maturity | 2.250 | |
| RFC - 2 | | 3.000 | |
| RFC - 3 | | 1.750 | |
| RFC - 4 | | 1.500 | |
| RFC - 5 | | 1.250 | |
| Profit Sharing Ratio and Weightages for RFC GBP Special Pool-1 | | | |
| Profit Sharing Ratio | | | |
| Mudarib | | | 50% |
| Rab ul Mal | | | 50% |
| Weightages | | | |
| Product Name | Profit Payment Period | Weightages Assigned | |
| RFC 1 Month | Maturity | 1.000 | |
| RFC - 2 | | 1.062 | |
| RFC - 3 | | 1.125 | |
| RFC - 4 | | 1.250 | |
| RFC - 5 | | 1.312 | |
| RFC 3 Month | Maturity | 1.250 | |
| RFC - 2 | | 1.312 | |
| RFC - 3 | | 1.375 | |
| RFC - 4 | | 1.438 | |
| RFC - 5 | | 1.500 | |
| RFC 6 Month | Maturity | 1.250 | |
| RFC - 2 | | 1.375 | |
| RFC - 3 | | 1.438 | |
| RFC - 4 | | 1.500 | |
| RFC - 5 | | 1.562 | |

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The Bank of Punjab
TAQWA Islamic Banking Division



| DECLARATION DATE | | 27th January 2025 |
|--|-----------------------|--|
| APPLICABLE PERIODS | | 1st February 2025 - 28th February 2025 |
| RFC 12 Months | | |
| RFC - 1 | | 1.500 |
| RFC - 2 | | 1.562 |
| RFC - 3 | Maturity | 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 Month | | |
| RFC - 1 | | 1.000 |
| RFC - 2 | | 1.092 |
| RFC - 3 | Maturity | 1.125 |
| RFC - 4 | | 1.250 |
| RFC - 5 | | 1.312 |
| RFC 3 Month | | |
| RFC - 1 | | 1.250 |
| RFC - 2 | | 1.312 |
| RFC - 3 | Maturity | 1.375 |
| RFC - 4 | | 1.438 |
| RFC - 5 | | 1.500 |
| RFC 6 Month | | |
| RFC - 1 | | 1.250 |
| RFC - 2 | | 1.375 |
| RFC - 3 | Maturity | 1.438 |
| RFC - 4 | | 1.500 |
| RFC - 5 | | 1.562 |
| RFC 12 Months | | |
| RFC - 1 | | 1.500 |
| RFC - 2 | | 1.562 |
| RFC - 3 | Maturity | 1.600 |
| RFC - 4 | | 1.625 |
| RFC - 5 | | 1.650 |
| Profit Sharing Ratio and Weightages for Taqwa Foreign Currency USD Pool | | |
| 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 | | |
| 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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The Bank of Punjab
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DECLARATION DATE : 27th January 2025
APPLICABLE PERIODS : 1st February 2023 - 28th February 2025

| 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 (BDA) | 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 | 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 | 1,993 |
| 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 | 2,070 |
| 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)
Investment Risk Reserve (IRR) (if any)

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

