



The Bank of Punjab  
TAQWA Islamic Banking Division



DECLARATION DATE :  
APPLICABLE PERIODS :

24th June 2024  
1st July 2024 - 31st July 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	
<b>PLS Saving Account</b>			
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 billion to Rs. 2 billion	Monthly	1.300	
Rs. 2 billion & above	Monthly	1.500	
<b>Riba Free Certificates (RFCs)</b>			
<b>RFC 1 Month</b>			
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		1.065	
RS. 100,000,000 to Rs. 249,999,999		1.070	
RS. 250,000,000 to Rs. 499,999,999		1.075	
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	
<b>RFC 3 Month</b>			
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		
<b>RFC 6 Month</b>			
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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APPLICABLE PERIODS : 1st July 2024 - 31st July 2024

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			
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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APPLICABLE PERIODS : 1st July 2024 - 31st July 2024

RFC 4 Year		
RS. 10,000 to Rs. 99,999	Monthly	1.830
RS. 100,000 to Rs. 499,999		1.830
RS. 500,000 to Rs. 999,999		1.830
RS. 1,000,000 to Rs. 4,999,999		1.830
RS. 5,000,000 to Rs. 9,999,999		1.830
RS. 10,000,000 to Rs. 24,999,999		1.830
RS. 25,000,000 to Rs. 49,999,999		1.830
RS. 50,000,000 to Rs. 99,999,999		1.830
RS. 100,000,000 to Rs. 249,999,999		1.830
RS. 250,000,000 to Rs. 499,999,999		1.830
RS. 500,000,000 to Rs. 999,999,999		1.830
RS. 1 billion to Rs. 1,999,999,999		1.830
Rs. 2 billion & above		1.830
RS. 10,000 to Rs. 99,999		Maturity
RS. 100,000 to Rs. 499,999	1.885	
RS. 500,000 to Rs. 999,999	1.885	
RS. 1,000,000 to Rs. 4,999,999	1.885	
RS. 5,000,000 to Rs. 9,999,999	1.885	
RS. 10,000,000 to Rs. 24,999,999	1.885	
RS. 25,000,000 to Rs. 49,999,999	1.885	
RS. 50,000,000 to Rs. 99,999,999	1.885	
RS. 100,000,000 to Rs. 249,999,999	1.885	
RS. 250,000,000 to Rs. 499,999,999	1.885	
RS. 500,000,000 to Rs. 999,999,999	1.885	
RS. 1 billion to Rs. 1,999,999,999	1.885	
Rs. 2 billion & above	1.885	
RFC 5 year	Monthly	
RFC 5 year	Quarterly	2.020
RFC 5 year	Yearly	2.050
RFC 5 year	On Maturity	2.065
RFC 5 Year		
RS. 10,000 to Rs. 99,999	Monthly	2.010
RS. 100,000 to Rs. 499,999		2.010
RS. 500,000 to Rs. 999,999		2.010
RS. 1,000,000 to Rs. 4,999,999		2.010
RS. 5,000,000 to Rs. 9,999,999		2.010
RS. 10,000,000 to Rs. 24,999,999		2.010
RS. 25,000,000 to Rs. 49,999,999		2.010
RS. 50,000,000 to Rs. 99,999,999		2.010
RS. 100,000,000 to Rs. 249,999,999		2.010
RS. 250,000,000 to Rs. 499,999,999		2.010
RS. 500,000,000 to Rs. 999,999,999		2.010
RS. 1 billion to Rs. 1,999,999,999		2.010
Rs. 2 billion & above		2.010
RS. 10,000 to Rs. 99,999		Maturity
RS. 100,000 to Rs. 499,999	2.065	
RS. 500,000 to Rs. 999,999	2.065	
RS. 1,000,000 to Rs. 4,999,999	2.065	
RS. 5,000,000 to Rs. 9,999,999	2.065	
RS. 10,000,000 to Rs. 24,999,999	2.065	
RS. 25,000,000 to Rs. 49,999,999	2.065	
RS. 50,000,000 to Rs. 99,999,999	2.065	
RS. 100,000,000 to Rs. 249,999,999	2.065	
RS. 250,000,000 to Rs. 499,999,999	2.065	
RS. 500,000,000 to Rs. 999,999,999	2.065	
RS. 1 billion to Rs. 1,999,999,999	2.065	
Rs. 2 billion & above	2.065	
Margin Munafa Account	Monthly	
TAQWA Business Account	Monthly	0.010
Cash Management Facility Account	Monthly	0.010
PLS Saving ASAAAN 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	0.150
SBP IRWS Account	Monthly	0.0001
SBP IRFCC Account	Monthly	0.0001
SBP ILTF Account (Upto 03 Years)	Monthly	1.308
SBP ILTF Account (Above 03 Years & Upto 05 Years)	Monthly	1.154
SBP ILTF Account (Above 05 Years & Upto 10 Years)	Monthly	1.482
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	0.290
SBP IRFMS Account	Monthly	0.290
Deposit from Head Office	Monthly	1.500
TAQWA Committee Account (1 Year & 3 Year)	Monthly Accumulation & Payment at Maturity	1.470
TAQWA Sadqah Jaar'ah Certificate (05 Year)	Monthly	2.010
TAQWA Meherbaan Certificate	Monthly	2.000





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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	1.200	
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			
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	2.000	
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			10%
Rab ul Mal			90%
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			30%
Rab ul Mal			70%
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	1.166	
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 Rahaat 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 Weightages for Special Pool-XIV			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
RFC 3 Month	Maturity	1.000	
RFC 6 Month	Monthly	0.921	
RFC 6 Month	Maturity	0.855	
RFC 1 year	Monthly	0.882	
RFC 1 year	Maturity	1.145	
Profit Sharing Ratio and Weightages for Special Pool-XV			
Profit Sharing Ratio			
Mudarib			50%
Rab ul Mal			50%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
RFC 1 year	Maturity	1.084	
Profit Sharing Ratio and Weightages for Special Pool-XVI			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Half Yearly	1.000	
Profit Sharing Ratio and Weightages for Special Pool-XVII			
Profit Sharing Ratio			
Mudarib			5%
Rab ul Mal			95%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
RFC 3 Month	Maturity	1.046	
Profit Sharing Ratio and Weightages for Special Pool-XVIII			
Profit Sharing Ratio			
Mudarib			1%
Rab ul Mal			99%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
Profit Sharing Ratio and Weightages for Special Pool-XIX			
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	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	





The Bank of Punjab  
TAQWA Islamic Banking Division



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Profit Sharing Ratio and Weightages for Special Pool-XX			
Profit Sharing Ratio			
Mudharib			5%
Rab ul Mal			95%
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			
Mudharib			10%
Rab ul Mal			90%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	2.250
6 Months RFC		Monthly	2.094
6 Months RFC		Maturity	2.406
1 Year RFC		Monthly	2.337
1 Year RFC		Maturity	2.375
Profit Sharing Ratio and Weightages for Special Pool-XXII			
Profit Sharing Ratio			
Mudharib			10%
Rab ul Mal			90%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	0.973
6 Months RFC		Monthly	0.919
6 Months RFC		Maturity	1.027
1 Year RFC		Monthly	0.892
1 Year RFC		Maturity	1.054
Profit Sharing Ratio and Weightages for Special Pool-XXIII			
Profit Sharing Ratio			
Mudharib			5%
Rab ul Mal			95%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	2.400
6 Months RFC		Monthly	2.200
6 Months RFC		Maturity	2.433
1 Year RFC		Monthly	2.533
1 Year RFC		Maturity	2.566
Profit Sharing Ratio and Weightages for Special Pool-XXIV			
Profit Sharing Ratio			
Mudharib			5%
Rab ul Mal			95%
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	1.322
Profit Sharing Ratio and Weightages for Special Pool-XXV			
Profit Sharing Ratio			
Mudharib			5%
Rab ul Mal			95%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	2.250
6 Months RFC		Monthly	2.188
6 Months RFC		Maturity	2.281
1 Year RFC		Monthly	2.125
1 Year RFC		Maturity	2.625
Profit Sharing Ratio and Weightages for Special Pool-XXVI			
Profit Sharing Ratio			
Mudharib			3%
Rab ul Mal			97%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	1.055
6 Months RFC		Monthly	0.918
6 Months RFC		Maturity	1.000
1 Year RFC		Monthly	0.931
1 Year RFC		Maturity	1.164
Profit Sharing Ratio and Weightages for Special Pool-XXVIII			
Profit Sharing Ratio			
Mudharib			5%
Rab ul Mal			95%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	2.400
6 Months RFC		Monthly	2.393
6 Months RFC		Maturity	2.571
1 Year RFC		Monthly	2.429
1 Year RFC		Maturity	2.999
Profit Sharing Ratio and Weightages for Special Pool-XXIX			
Profit Sharing Ratio			
Mudharib			5%
Rab ul Mal			95%
Product Name	Weightages	Profit Payment Period	Weightages Assigned
Saving Account		Monthly	1.000
3 Months RFC		Maturity	1.061
6 Months RFC		Monthly	0.931
6 Months RFC		Maturity	1.014
1 Year RFC		Monthly	1.100
1 Year RFC		Maturity	1.139





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Profit Sharing Ratio and Weightages for Special Pool-XXX			
Profit Sharing Ratio			
Mudharib			5%
Rab ul Mal			95%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
1 Month RFC	Maturity	2.571	
Profit Sharing Ratio and Weightages for Special Pool-XXXI			
Profit Sharing Ratio			
Mudharib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
1 Month RFC	Maturity	0.947	
Profit Sharing Ratio and Weightages for Special Pool-XXXII			
Profit Sharing Ratio			
Mudharib			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			
Mudharib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account-SP XXXIII	Monthly	1.000	
1 Month RFC	Maturity	1.147	
3 Months RFC	Maturity	1.177	
6 Months RFC	Maturity	1.177	
Profit Sharing Ratio and Weightages for Special Pool-XXXIV			
Profit Sharing Ratio			
Mudharib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account-SP XXXIV	Monthly	1.000	
1 Month RFC	Maturity	1.177	
3 Months RFC	Maturity	1.147	
6 Months RFC	Maturity	1.147	
Profit Sharing Ratio and Weightages for Special Pool-XXXV			
Profit Sharing Ratio			
Mudharib			1%
Rab ul Mal			99%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account-SP XXXV	Monthly	1.000	
1 Month RFC	Maturity	2.517	
3 Months RFC	Maturity	2.483	
6 Months RFC	Maturity	2.517	
Profit Sharing Ratio and Weightages for Special Pool-XXXVI			
Profit Sharing Ratio			
Mudharib			1%
Rab ul Mal			99%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account-SP XXXVI	Monthly	1.000	
1 Month RFC	Maturity	2.552	
3 Months RFC	Maturity	2.483	
6 Months RFC	Maturity	2.483	
Profit Sharing Ratio and Weightages for Special Pool-XXXVII			
Profit Sharing Ratio			
Mudharib			1%
Rab ul Mal			99%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account-SP XXXVII	Monthly	1.000	
1 Month RFC	Maturity	1.055	
3 Months RFC	Maturity	1.014	
6 Months RFC	Maturity	1.028	
Profit Sharing Ratio and Weightages for Special Pool-XXXVIII			
Profit Sharing Ratio			
Mudharib			1%
Rab ul Mal			99%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account-SP XXXVIII	Monthly	1.000	
1 Month RFC	Maturity	0.987	
3 Months RFC	Maturity	0.973	
6 Months RFC	Maturity	0.960	
Profit Sharing Ratio and Weightages for Special Pool-XXXIX			
Profit Sharing Ratio			
Mudharib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account-SP XXXIX	Monthly	1.000	
1 Month RFC	Maturity	1.000	
3 Months RFC	Maturity	1.000	
6 Months RFC	Maturity	1.014	
1 Year RFC	Maturity	1.169	
Profit Sharing Ratio and Weightages for Special Pool-XXXX			
Profit Sharing Ratio			
Mudharib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account-SP XXXIX	Monthly	1.000	
1 Month RFC	Maturity	0.972	
3 Months RFC	Maturity	1.014	
6 Months RFC	Maturity	1.028	
1 Year RFC	Maturity	1.014	





DECLARATION DATE  
APPLICABLE PERIODS

24th June 2024  
1st July 2024 - 31st July 2024

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
<b>Riba Free Certificates (RFCs)</b>		
<b>RFC 1 Month</b>		
USD 1,000 to USD 10,000	Maturity	1.592
USD 10,001 to USD 50,000	Maturity	1.592
USD 50,001 to USD 100,000	Maturity	1.592
USD 100,001 & Above	Maturity	1.592
<b>RFC 3 Months</b>		
USD 1,000 to USD 10,000	Maturity	1.791
USD 10,001 to USD 50,000	Maturity	1.791
USD 50,001 to USD 100,000	Maturity	1.791
USD 100,001 & Above	Maturity	1.791
<b>RFC 6 Months</b>		
USD 1,000 to USD 10,000	Maturity	2.290
USD 10,001 to USD 50,000	Maturity	2.290
USD 50,001 to USD 100,000	Maturity	2.290
USD 100,001 & Above	Maturity	2.290
<b>RFC 1 Year</b>		
USD 1,000 to USD 10,000	Maturity	2.990
USD 10,001 to USD 50,000	Maturity	2.990
USD 50,001 to USD 100,000	Maturity	2.990
USD 100,001 & Above	Maturity	2.990
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
<b>Riba Free Certificates (RFCs)</b>		
<b>RFC 1 Month</b>		
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
<b>RFC 3 Months</b>		
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
<b>RFC 6 Months</b>		
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
<b>RFC 1 Year</b>		
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
<b>Riba Free Certificates (RFCs)</b>		
<b>RFC 1 Month</b>		
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





DECLARATION DATE : 24th June 2024  
APPLICABLE PERIODS : 1st July 2024 - 31st July 2024

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		40%
Rab ul Mal		60%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings USP2	Monthly	1.000
3 Months RFC	Maturity	1.275
6 Months RFC	Maturity	2.044
1 Year RFC	Maturity	2.999
Profit Sharing Ratio and Weightages for US Dollars Special Pool 3		
Profit Sharing Ratio		
Mudarib		40%
Rab ul Mal		60%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings USP3	Monthly	1.000
1 Months RFC	Maturity	1.411
3 Months RFC	Maturity	1.330
6 Months RFC	Maturity	1.827
1 Year RFC	Maturity	2.990
Profit Sharing Ratio and Weightages for US Dollars Special Pool 4		
Profit Sharing Ratio		
Mudarib		40%
Rab ul Mal		60%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings USP4	Monthly	1.000
1 Months RFC	Maturity	1.595
3 Months RFC	Maturity	1.595
6 Months RFC	Maturity	1.950
1 Year RFC	Maturity	2.990
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 FLR1	Monthly	1.000
3 Months RFC	Maturity	1.114
6 Months RFC	Maturity	1.136
1 Year RFC	Maturity	1.136

Profit Equalization Reserve (PER) (if any)  
Investment Risk Reserve (IRR) (if any)

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

