

DECLARATION DATE :  
APPLICABLE PERIODS :

25th February 2025  
1st March 2025 - 31st March 2025

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	1.000
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
<b>Islamic Profit &amp; Loss Account (Financial Institutions)</b>		
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
<b>Islamic Profit &amp; Loss Account (Public Limited Companies)</b>		
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
<b>Islamic Profit &amp; Loss Account (Public Sector Enterprise)</b>		
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
<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		1.439
RS. 10,000,000 to Rs. 24,999,999		1.439
RS. 25,000,000 to Rs. 49,999,999		1.439
RS. 50,000,000 to Rs. 99,999,999		1.439
RS. 100,000,000 to Rs. 249,999,999		1.439
RS. 250,000,000 to Rs. 499,999,999		1.439
RS. 500,000,000 to Rs. 999,999,999		1.439
RS. 1 billion to Rs. 1,999,999,999		1.439
RS. 2 billion & above		1.439



DECLARATION DATE : 25th February 2025  
APPLICABLE PERIODS : 1st March 2025 - 31st March 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		1.480	
RS. 10,000,000 to Rs. 24,999,999		1.480	
RS. 25,000,000 to Rs. 49,999,999		1.480	
RS. 50,000,000 to Rs. 99,999,999		1.480	
RS. 100,000,000 to Rs. 249,999,999		1.480	
RS. 250,000,000 to Rs. 499,999,999		1.480	
RS. 500,000,000 to Rs. 999,999,999		1.480	
RS. 1 billion to Rs. 1,999,999,999		1.480	
Rs. 2 billion & above		1.480	
RFC 6 Month			
RS. 10,000 to Rs. 99,999		Monthly	1.100
RS. 100,000 to Rs. 499,999			1.100
RS. 500,000 to Rs. 999,999			1.100
RS. 1,000,000 to Rs. 4,999,999	1.100		
RS. 5,000,000 to Rs. 9,999,999	1.100		
RS. 10,000,000 to Rs. 24,999,999	1.100		
RS. 25,000,000 to Rs. 49,999,999	1.100		
RS. 50,000,000 to Rs. 99,999,999	1.100		
RS. 100,000,000 to Rs. 249,999,999	1.100		
RS. 250,000,000 to Rs. 499,999,999	1.100		
RS. 500,000,000 to Rs. 999,999,999	1.100		
RS. 1 billion to Rs. 1,999,999,999	1.100		
Rs. 2 billion & above	1.100		
RS. 10,000 to Rs. 99,999	Maturity		1.130
RS. 100,000 to Rs. 499,999			1.130
RS. 500,000 to Rs. 999,999			1.130
RS. 1,000,000 to Rs. 4,999,999			1.130
RS. 5,000,000 to Rs. 9,999,999		1.506	
RS. 10,000,000 to Rs. 24,999,999		1.506	
RS. 25,000,000 to Rs. 49,999,999		1.506	
RS. 50,000,000 to Rs. 99,999,999		1.506	
RS. 100,000,000 to Rs. 249,999,999		1.506	
RS. 250,000,000 to Rs. 499,999,999		1.506	
RS. 500,000,000 to Rs. 999,999,999		1.506	
RS. 1 billion to Rs. 1,999,999,999		1.506	
Rs. 2 billion & above		1.506	
RFC 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		



DECLARATION DATE	25th February 2025		
APPLICABLE PERIODS	1st March 2025 - 31st March 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	
RFC 3 year		Monthly	1.650
<b>RFC 3 Year</b>			
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	
<b>RFC 4 Year</b>			
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
<b>RFC 5 Year</b>			
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	





DECLARATION DATE	25th February 2025		
APPLICABLE PERIODS	1st March 2025 - 31st March 2025		
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 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 ITERF Account	Monthly	0.200	
SBP IRSWS Account	Monthly	0.0001	
SBP IRFCC Account	Monthly	0.0001	
SBP ILTFF Account (Upto 03 Years)	Monthly	1.308	
SBP ILTFF Account (Above 03 Years & Upto 05 Years)	Monthly	1.154	
SBP ILTFF Account (Above 05 Years & Upto 10 Years)	Monthly	1.800	
SBP IWCF Account	Monthly	0.680	
SBP IFRE Account (Category I)	Monthly	0.790	
SBP IFRE Account (Category II)	Monthly	0.525	
SBP IFRE Account (Category III)	Monthly	0.790	
SBP IFFSAP Account	Monthly	0.400	
SBP IRFMS Account	Monthly	0.400	
Deposit from Head Office	Monthly	1.000	
TAQWA Committee Account (1 Year & 3 Year)	Monthly Accumulation & Payment at Maturity	1.000	
TAQWA Sadqah Jaar'ah Certificate (05 Year)	Monthly	1.710	
TAQWA Meherbaan Certificate	Monthly	1.750	
<b>Profit Sharing Ratio and Weightages for Special Pool-I</b>			
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	
<b>Profit Sharing Ratio and Weightages for Special Pool-II</b>			
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	
<b>Profit Sharing Ratio and Weightages for Special Pool-IV</b>			
Profit Sharing Ratio			
Mudarib		50%	
Rab ul Mal		50%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
<b>Profit Sharing Ratio and Weightages for Special Pool-IX</b>			
Profit Sharing Ratio			
Mudarib		30%	
Rab ul Mal		70%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
<b>Profit Sharing Ratio and Weightages for Special Pool-XIII</b>			
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	



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APPLICABLE PERIODS : 1st March 2025 - 31st March 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 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	1.086
RFC 6 Month	Maturity	1.000
RFC 1 year	Monthly	0.971
RFC 1 year	Maturity	1.828

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	1.688

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		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 Weights for Special Pool-XVIII		
Profit Sharing Ratio		
Mudarib		20%
Rab ul Mal		80%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000

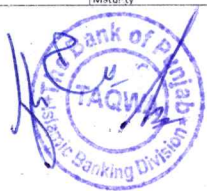
Profit Sharing Ratio and Weights for Special Pool-XIX		
Profit Sharing Ratio		
Mudarib		50%
Rab ul Mal		50%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	1.000
6 Months RFC	Monthly	1.000
6 Months RFC	Maturity	1.000
1 Year RFC	Monthly	1.000
1 Year RFC	Maturity	1.000

Profit Sharing Ratio and Weights for Special Pool-XX		
Profit Sharing Ratio		
Mudarib		20%
Rab ul Mal		80%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	1.000
6 Months RFC	Monthly	1.000
6 Months RFC	Maturity	1.000
1 Year RFC	Monthly	1.000
1 Year RFC	Maturity	1.000

Profit Sharing Ratio and Weights for Special Pool-XXI		
Profit Sharing Ratio		
Mudarib		10%
Rab ul Mal		90%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	1.346
6 Months RFC	Monthly	1.308
6 Months RFC	Maturity	1.430
1 Year RFC	Monthly	1.577
1 Year RFC	Maturity	2.893

Profit Sharing Ratio and Weights for Special Pool-XXII		
Profit Sharing Ratio		
Mudarib		10%
Rab ul Mal		90%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	0.883
6 Months RFC	Monthly	0.805
6 Months RFC	Maturity	0.868
1 Year RFC	Monthly	1.659
1 Year RFC	Maturity	1.902

Profit Sharing Ratio and Weights for Special Pool-XXIII		
Profit Sharing Ratio		
Mudarib		5%
Rab ul Mal		95%
Weights		
Product Name	Profit Payment Period	Weights Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	1.030
6 Months RFC	Monthly	1.030
6 Months RFC	Maturity	1.030
1 Year RFC	Monthly	1.576
1 Year RFC	Maturity	2.000



DECLARATION DATE  
APPLICABLE PERIODS

25th February 2025  
1st March 2025 - 31st March 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	0.800	
6 Months RFC	Monthly	0.825	
6 Months RFC	Maturity	1.360	
1 Year RFC	Monthly	1.275	
1 Year RFC	Maturity	0.900	
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	1.491	
6 Months RFC	Monthly	1.352	
6 Months RFC	Maturity	1.475	
1 Year RFC	Monthly	2.869	
1 Year RFC	Maturity	1.475	
Profit Sharing Ratio and Weightages for Special Pool-XXIX			
Profit Sharing Ratio			
Mudarib		5%	
Rab ul Mal		95%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	0.875	
6 Months RFC	Monthly	0.850	
6 Months RFC	Maturity	0.875	
1 Year RFC	Monthly	0.850	
1 Year RFC	Maturity	1.695	
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	1.500	
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	1.000	
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	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	
1 Month RFC	Maturity	1.334	
3 Months RFC	Maturity	1.334	
6 Months RFC	Maturity	1.500	
Profit Sharing Ratio and Weightages for Special Pool-XXXIV			
Profit Sharing Ratio			
Mudarib		30%	
Rab ul Mal		70%	
Weightages			
Product Name	Profit Payment Period	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		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	





DECLARATION DATE : 25th February 2025  
APPLICABLE PERIODS : 1st March 2025 - 31st March 2025

Profit Sharing Ratio and Weightages for Special Pool-XXXVI			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
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			20%
Rab ul Mal			80%
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			10%
Rab ul Mal			90%
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	
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	
<b>RFC 1 Month</b>			
RFC - 1		1.000	
RFC - 2		1.125	
RFC - 3	Maturity	1.250	
RFC - 4		1.375	
RFC - 5		1.500	
<b>RFC 3 Month</b>			
RFC - 1		1.750	
RFC - 2		2.623	
RFC - 3	Maturity	2.000	
RFC - 4		2.125	
RFC - 5		2.250	
<b>RFC 6 Month</b>			
RFC - 1		1.375	
RFC - 2		1.875	
RFC - 3	Maturity	1.750	
RFC - 4		2.000	
RFC - 5		2.250	
<b>RFC 12 Months</b>			
RFC - 1		2.250	
RFC - 2		3.000	
RFC - 3	Maturity	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	
<b>RFC 1 Month</b>			
RFC - 1		1.000	
RFC - 2		1.062	
RFC - 3	Maturity	1.125	
RFC - 4		1.250	
RFC - 5		1.312	
<b>RFC 3 Month</b>			
RFC - 1		1.250	
RFC - 2		1.312	
RFC - 3	Maturity	1.375	
RFC - 4		1.438	
RFC - 5		1.500	
<b>RFC 6 Month</b>			
RFC - 1		1.250	
RFC - 2		1.375	
RFC - 3	Maturity	1.438	
RFC - 4		1.500	
RFC - 5		1.562	



DECLARATION DATE : 25th February 2025  
APPLICABLE PERIODS : 1st March 2025 - 31st March 2025

Profit Sharing Ratio and Weightages for RFC EURO Special Pool-1			
Mudarib		50%	
Rab ul Mal		50%	
Weightages			
Product Name	Weightages	Profit Payment Period	Weightages Assigned
<b>RFC 12 Months</b>			
RFC - 1		Maturity	1.500
RFC - 2			1.562
RFC - 3			1.600
RFC - 4			1.625
RFC - 5			1.650
<b>RFC 3 Months</b>			
RFC - 1		Maturity	1.000
RFC - 2			1.062
RFC - 3			1.125
RFC - 4			1.250
RFC - 5			1.312
<b>RFC 6 Months</b>			
RFC - 1		Maturity	1.250
RFC - 2			1.375
RFC - 3			1.438
RFC - 4			1.500
RFC - 5			1.562
<b>RFC 12 Months</b>			
RFC - 1		Maturity	1.500
RFC - 2			1.562
RFC - 3			1.600
RFC - 4			1.625
RFC - 5			1.650
<b>Profit Sharing Ratio and Weightages for Taqwa Foreign Currency USD Pool</b>			
Mudarib		50%	
Rab ul Mal		50%	
Weightages			
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
<b>Riba Free Certificates (RFCs)</b>			
<b>RFC 1 Month</b>			
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
<b>RFC 3 Months</b>			
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
<b>RFC 6 Months</b>			
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
<b>RFC 1 Year</b>			
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
<b>Profit Sharing Ratio and Weightages for Taqwa Foreign Currency GBP Pool</b>			
Mudarib		50%	
Rab ul Mal		50%	
Weightages			
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
<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	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
<b>RFC 1 Year</b>			
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



DECLARATION DATE : 25th February 2025  
APPLICABLE PERIODS : 1st March 2025 - 31st March 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 (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	
<b>RFC 3 Months</b>			
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	
<b>RFC 6 Months</b>			
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	
<b>RFC 1 Year</b>			
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	
<b>Profit Sharing Ratio and Weightages for US Dollars Special Pool-1</b>			
Profit Sharing Ratio			
Mudarib		25%	
Rab ul Mal		75%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
Savings Account	Monthly	1.000	
<b>Profit Sharing Ratio and Weightages for US Dollars Special Pool 2</b>			
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	
<b>Profit Sharing Ratio and Weightages for US Dollars Special Pool 3</b>			
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	
<b>Profit Sharing Ratio and Weightages for US Dollars Special Pool 4</b>			
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	
<b>Profit Sharing Ratio and Weightages for EURO Special Pool 1</b>			
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

