

Profit Sharing Ratio and Weightages for General Pool			
Profit Sharing Ratio			
Mudarib		50%	
Rab ul Mal		50%	
Weightages			
Product Name	Profit Payment Period	Weightages Assigned	
PLS Saving Account			
RS. 1 to Rs. 9,999	Monthly	1.000	
RS. 10,000 to Rs. 99,999	Monthly	1.000	
RS. 100,000 to Rs. 499,999	Monthly	1.000	
RS. 500,000 to Rs. 999,999	Monthly	1.000	
RS. 1,000,000 to Rs. 4,999,999	Monthly	1.100	
RS. 5,000,000 to Rs. 9,999,999	Monthly	1.162	
RS. 10,000,000 to Rs. 24,999,999	Monthly	1.200	
RS. 25,000,000 to Rs. 49,999,999	Monthly	1.250	
RS. 50,000,000 to Rs. 99,999,999	Monthly	1.287	
RS. 100,000,000 to Rs. 249,999,999	Monthly	1.300	
RS. 250,000,000 to Rs. 499,999,999	Monthly	1.313	
RS. 500,000,000 to Rs. 999,999,999	Monthly	1.325	
RS. 1 billion to Rs. 2 billion	Monthly	1.500	
Rs. 2 billion & above	Monthly	1.500	
Riba Free Certificates (RFCs)			
RFC 1 Month			
RS. 10,000 to Rs. 99,999	Maturity	1.000	
RS. 100,000 to Rs. 499,999		1.000	
RS. 500,000 to Rs. 999,999		1.010	
RS. 1,000,000 to Rs. 4,999,999		1.020	
RS. 5,000,000 to Rs. 9,999,999		1.030	
RS. 10,000,000 to Rs. 24,999,999		1.040	
RS. 25,000,000 to Rs. 49,999,999		1.050	
RS. 50,000,000 to Rs. 99,999,999		1.060	
RS. 100,000,000 to Rs. 249,999,999		1.065	
RS. 250,000,000 to Rs. 499,999,999		1.070	
RS. 500,000,000 to Rs. 999,999,999		1.075	
RS. 1 billion to Rs. 1,999,999,999		1.075	
Rs. 2 billion & above		1.075	
RFC 3 Month			
RS. 10,000 to Rs. 99,999		Maturity	1.110
RS. 100,000 to Rs. 499,999			1.110
RS. 500,000 to Rs. 999,999	1.110		
RS. 1,000,000 to Rs. 4,999,999	1.110		
RS. 5,000,000 to Rs. 9,999,999	1.110		
RS. 10,000,000 to Rs. 24,999,999	1.110		
RS. 25,000,000 to Rs. 49,999,999	1.110		
RS. 50,000,000 to Rs. 99,999,999	1.110		
RS. 100,000,000 to Rs. 249,999,999	1.110		
RS. 250,000,000 to Rs. 499,999,999	1.110		
RS. 500,000,000 to Rs. 999,999,999	1.110		
RS. 1 billion to Rs. 1,999,999,999	1.110		
Rs. 2 billion & above	1.110		
RFC 6 Month			
RS. 10,000 to Rs. 99,999	Monthly		1.100
RS. 100,000 to Rs. 499,999			1.100
RS. 500,000 to Rs. 999,999		1.100	
RS. 1,000,000 to Rs. 4,999,999		1.100	
RS. 5,000,000 to Rs. 9,999,999		1.100	
RS. 10,000,000 to Rs. 24,999,999		1.100	
RS. 25,000,000 to Rs. 49,999,999		1.100	
RS. 50,000,000 to Rs. 99,999,999		1.100	
RS. 100,000,000 to Rs. 249,999,999		1.100	
RS. 250,000,000 to Rs. 499,999,999		1.100	
RS. 500,000,000 to Rs. 999,999,999		1.100	
RS. 1 billion to Rs. 1,999,999,999		1.100	
Rs. 2 billion & above		1.100	
RS. 10,000 to Rs. 99,999		Maturity	1.130
RS. 100,000 to Rs. 499,999			1.130
RS. 500,000 to Rs. 999,999			1.130
RS. 1,000,000 to Rs. 4,999,999	1.130		
RS. 5,000,000 to Rs. 9,999,999	1.130		
RS. 10,000,000 to Rs. 24,999,999	1.130		
RS. 25,000,000 to Rs. 49,999,999	1.130		
RS. 50,000,000 to Rs. 99,999,999	1.130		
RS. 100,000,000 to Rs. 249,999,999	1.130		
RS. 250,000,000 to Rs. 499,999,999	1.130		
RS. 500,000,000 to Rs. 999,999,999	1.130		
RS. 1 billion to Rs. 1,999,999,999	1.130		
Rs. 2 billion & above	1.130		
RFC 1 year	Maturity		1.430



RFC 1 Year			
RS. 10,000 to Rs. 99,999	Monthly	1.390	
RS. 100,000 to Rs. 499,999		1.390	
RS. 500,000 to Rs. 999,999		1.390	
RS. 1,000,000 to Rs. 4,999,999		1.390	
RS. 5,000,000 to Rs. 9,999,999		1.390	
RS. 10,000,000 to Rs. 24,999,999		1.390	
RS. 25,000,000 to Rs. 49,999,999		1.390	
RS. 50,000,000 to Rs. 99,999,999		1.390	
RS. 100,000,000 to Rs. 249,999,999		1.390	
RS. 250,000,000 to Rs. 499,999,999		1.390	
RS. 500,000,000 to Rs. 999,999,999		1.390	
RS. 1 billion to Rs. 1,999,999,999		1.390	
Rs. 2 billion & above		1.390	
RS. 10,000 to Rs. 99,999		Maturity	1.430
RS. 100,000 to Rs. 499,999			1.430
RS. 500,000 to Rs. 999,999			1.430
RS. 1,000,000 to Rs. 4,999,999			1.430
RS. 5,000,000 to Rs. 9,999,999			1.430
RS. 10,000,000 to Rs. 24,999,999			1.430
RS. 25,000,000 to Rs. 49,999,999	1.430		
RS. 50,000,000 to Rs. 99,999,999	1.430		
RS. 100,000,000 to Rs. 249,999,999	1.430		
RS. 250,000,000 to Rs. 499,999,999	1.430		
RS. 500,000,000 to Rs. 999,999,999	1.430		
RS. 1 billion to Rs. 1,999,999,999	1.430		
Rs. 2 billion & above	1.430		
RFC 2 Year			
RS. 10,000 to Rs. 99,999	Monthly	1.470	
RS. 100,000 to Rs. 499,999		1.470	
RS. 500,000 to Rs. 999,999		1.470	
RS. 1,000,000 to Rs. 4,999,999		1.470	
RS. 5,000,000 to Rs. 9,999,999		1.470	
RS. 10,000,000 to Rs. 24,999,999		1.470	
RS. 25,000,000 to Rs. 49,999,999		1.470	
RS. 50,000,000 to Rs. 99,999,999		1.470	
RS. 100,000,000 to Rs. 249,999,999		1.470	
RS. 250,000,000 to Rs. 499,999,999		1.470	
RS. 500,000,000 to Rs. 999,999,999		1.470	
RS. 1 billion to Rs. 1,999,999,999		1.470	
Rs. 2 billion & above		1.470	
RS. 10,000 to Rs. 99,999	Maturity	1.525	
RS. 100,000 to Rs. 499,999		1.525	
RS. 500,000 to Rs. 999,999		1.525	
RS. 1,000,000 to Rs. 4,999,999		1.525	
RS. 5,000,000 to Rs. 9,999,999		1.525	
RS. 10,000,000 to Rs. 24,999,999		1.525	
RS. 25,000,000 to Rs. 49,999,999		1.525	
RS. 50,000,000 to Rs. 99,999,999		1.525	
RS. 100,000,000 to Rs. 249,999,999		1.525	
RS. 250,000,000 to Rs. 499,999,999		1.525	
RS. 500,000,000 to Rs. 999,999,999		1.525	
RS. 1 billion to Rs. 1,999,999,999		1.525	
Rs. 2 billion & above		1.525	
RFC 3 year			
Monthly		1.650	
RFC 3 Year			
RS. 10,000 to Rs. 99,999	Monthly	1.650	
RS. 100,000 to Rs. 499,999		1.650	
RS. 500,000 to Rs. 999,999		1.650	
RS. 1,000,000 to Rs. 4,999,999		1.650	
RS. 5,000,000 to Rs. 9,999,999		1.650	
RS. 10,000,000 to Rs. 24,999,999		1.650	
RS. 25,000,000 to Rs. 49,999,999		1.650	
RS. 50,000,000 to Rs. 99,999,999		1.650	
RS. 100,000,000 to Rs. 249,999,999		1.650	
RS. 250,000,000 to Rs. 499,999,999		1.650	
RS. 500,000,000 to Rs. 999,999,999		1.650	
RS. 1 billion to Rs. 1,999,999,999		1.650	
Rs. 2 billion & above		1.650	
RS. 10,000 to Rs. 99,999	Maturity	1.705	
RS. 100,000 to Rs. 499,999		1.705	
RS. 500,000 to Rs. 999,999		1.705	
RS. 1,000,000 to Rs. 4,999,999		1.705	
RS. 5,000,000 to Rs. 9,999,999		1.705	
RS. 10,000,000 to Rs. 24,999,999		1.705	
RS. 25,000,000 to Rs. 49,999,999		1.705	
RS. 50,000,000 to Rs. 99,999,999		1.705	
RS. 100,000,000 to Rs. 249,999,999		1.705	
RS. 250,000,000 to Rs. 499,999,999		1.705	
RS. 500,000,000 to Rs. 999,999,999		1.705	
RS. 1 billion to Rs. 1,999,999,999		1.705	
Rs. 2 billion & above		1.705	



APPLICABLE PERIODS			
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	1.885
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		2.010
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	2.065
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		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 ITRF Account	Monthly	0.170	
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	1.660	
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	0.320	
SBP IRFMS Account	Monthly	0.320	
Deposit from Head Office	Monthly	1.500	
TAQWA Committee Account (1 Year & 3 Year)	Monthly Accumulation & Payment at Maturity	1.470	
TAQWA Sadqah Jaari'ah Certificate (05 Year)	Monthly	2.010	
TAQWA Meherbaan Certificate	Monthly	2.000	



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		15%
Rab ul Mal		85%
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 Rahat Account		
Rs. 1 – Rs. 499,999	Monthly	1.000
Rs. 500,000 – Rs. 4,999,999	Monthly	1.166
Rs. 5,000,000 – Rs. 9,999,999	Monthly	1.250
Rs. 10,000,000 – Rs. 49,999,999	Monthly	1.416
Rs. 50,000,000 – Rs. 99,999,999	Monthly	1.870
Rs. 100,000,000 – Rs. 249,999,999	Monthly	1.980
Rs. 250,000,000 – Rs. 499,999,999	Monthly	1.980
Rs. 500,000,000 & Above	Monthly	1.980
TAQWA Rahat Corporate Account *		
Rs. 1 – Rs. 499,999	Monthly	1.000
Rs. 500,000 – Rs. 9,999,999	Monthly	1.283
Rs. 10,000,000 – Rs. 49,999,999	Monthly	1.500
Rs. 50,000,000 – Rs. 99,999,999	Monthly	1.950
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	1.166
RFC 6 Month	Maturity	0.933
RFC 1 year	Monthly	1.100
RFC 1 year	Maturity	1.100
Profit Sharing Ratio and Weightages for Special Pool-XV		
Profit Sharing Ratio		
Mudarib		25%
Rab ul Mal		75%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Saving Account	Monthly	1.000
RFC 1 year	Maturity	2.935
Profit Sharing Ratio and Weightages for Special Pool-XVI		
Profit Sharing Ratio		
Mudarib		30%
Rab ul Mal		70%
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		15%
Rab ul Mal		85%
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		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-XIX		
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	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



DECLARATION DATE		25th September 2024	
APPLICABLE PERIODS		1st October 2024 - 31st October 2024	
Profit Sharing Ratio and Weightages for Special Pool-XX			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weichtaes Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	1.137	
6 Months RFC	Monthly	1.100	
6 Months RFC	Maturity	1.147	
1 Year RFC	Monthly	1.120	
1 Year RFC	Maturity	1.158	
Profit Sharing Ratio and Weightages for Special Pool-XXI			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weichtaes Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	2.231	
6 Months RFC	Monthly	2.000	
6 Months RFC	Maturity	2.962	
1 Year RFC	Monthly	2.846	
1 Year RFC	Maturity	2.923	
Profit Sharing Ratio and Weightages for Special Pool-XXII			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weichtaes Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	1.056	
6 Months RFC	Monthly	1.203	
6 Months RFC	Maturity	1.407	
1 Year RFC	Monthly	1.259	
1 Year RFC	Maturity	1.444	
Profit Sharing Ratio and Weightages for Special Pool-XXIII			
Profit Sharing Ratio			
Mudarib			5%
Rab ul Mal			95%
Weightages			
Product Name	Profit Payment Period	Weichtaes Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	2.154	
6 Months RFC	Monthly	2.539	
6 Months RFC	Maturity	2.193	
1 Year RFC	Monthly	2.000	
1 Year RFC	Maturity	2.961	
Profit Sharing Ratio and Weightages for Special Pool-XXIV			
Profit Sharing Ratio			
Mudarib			10%
Rab ul Mal			90%
Weightages			
Product Name	Profit Payment Period	Weichtaes Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	1.250	
6 Months RFC	Monthly	1.222	
6 Months RFC	Maturity	1.278	
1 Year RFC	Monthly	1.250	
1 Year RFC	Maturity	1.333	
Profit Sharing Ratio and Weightages for Special Pool-XXV			
Profit Sharing Ratio			
Mudarib			5%
Rab ul Mal			95%
Weightages			
Product Name	Profit Payment Period	Weichtaes Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	2.269	
6 Months RFC	Monthly	2.000	
6 Months RFC	Maturity	2.461	
1 Year RFC	Monthly	2.615	
1 Year RFC	Maturity	2.246	
Profit Sharing Ratio and Weightages for Special Pool-XXVI			
Profit Sharing Ratio			
Mudarib			3%
Rab ul Mal			97%
Weightages			
Product Name	Profit Payment Period	Weichtaes Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	1.087	
6 Months RFC	Monthly	1.000	
6 Months RFC	Maturity	1.056	
1 Year RFC	Monthly	0.943	
1 Year RFC	Maturity	1.604	
Profit Sharing Ratio and Weightages for Special Pool-XXVIII			
Profit Sharing Ratio			
Mudarib			5%
Rab ul Mal			95%
Weightages			
Product Name	Profit Payment Period	Weichtaes Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	2.230	
6 Months RFC	Monthly	2.000	
6 Months RFC	Maturity	2.769	
1 Year RFC	Monthly	2.693	
1 Year RFC	Maturity	2.923	
Profit Sharing Ratio and Weightages for Special Pool-XXIX			
Profit Sharing Ratio			
Mudarib			5%
Rab ul Mal			95%
Weightages			
Product Name	Profit Payment Period	Weichtaes Assigned	
Saving Account	Monthly	1.000	
3 Months RFC	Maturity	1.036	
6 Months RFC	Monthly	0.946	
6 Months RFC	Maturity	1.000	
1 Year RFC	Monthly	0.911	
1 Year RFC	Maturity	1.464	



Profit Sharing Ratio and Weightages for Special Pool-XXXI			
Profit Sharing Ratio			
Mudarib		5%	
Rab ul Mal		95%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1,000	
1 Month RFC	Maturity	2,143	
Profit Sharing Ratio and Weightages for Special Pool-XXXII			
Profit Sharing Ratio			
Mudarib		10%	
Rab ul Mal		90%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account	Monthly	1,000	
1 Month RFC	Maturity	1,000	
Profit Sharing Ratio and Weightages for Special Pool-XXXIII			
Profit Sharing Ratio			
Mudarib		50%	
Rab ul Mal		50%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Savings Account (I) - SP XXXII	Monthly	1,000	
Savings Account (II) - SP XXXII	Monthly	3,000	
Savings Account (III) - SP XXXII	Monthly	2,000	
Profit Sharing Ratio and Weightages for Special Pool-XXXIII			
Profit Sharing Ratio			
Mudarib		30%	
Rab ul Mal		70%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXIII	Monthly	1,000	
1 Month RFC	Maturity	2,071	
3 Months RFC	Maturity	2,000	
6 Months RFC	Maturity	2,000	
Profit Sharing Ratio and Weightages for Special Pool-XXXIV			
Profit Sharing Ratio			
Mudarib		30%	
Rab ul Mal		70%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXIV	Monthly	1,000	
1 Month RFC	Maturity	2,000	
3 Months RFC	Maturity	2,071	
6 Months RFC	Maturity	1,930	
Profit Sharing Ratio and Weightages for Special Pool-XXXV			
Profit Sharing Ratio			
Mudarib		1%	
Rab ul Mal		99%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXV	Monthly	1,000	
1 Month RFC	Maturity	2,308	
3 Months RFC	Maturity	2,269	
6 Months RFC	Maturity	2,154	
Profit Sharing Ratio and Weightages for Special Pool-XXXVI			
Profit Sharing Ratio			
Mudarib		1%	
Rab ul Mal		99%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXVI	Monthly	1,000	
1 Month RFC	Maturity	2,308	
3 Months RFC	Maturity	2,230	
6 Months RFC	Maturity	2,154	
Profit Sharing Ratio and Weightages for Special Pool-XXXVII			
Profit Sharing Ratio			
Mudarib		1%	
Rab ul Mal		99%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXVII	Monthly	1,000	
1 Month RFC	Maturity	1,812	
3 Months RFC	Maturity	1,750	
6 Months RFC	Maturity	1,750	
Profit Sharing Ratio and Weightages for Special Pool-XXXVIII			
Profit Sharing Ratio			
Mudarib		1%	
Rab ul Mal		99%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXVIII	Monthly	1,000	
1 Month RFC	Maturity	1,000	
3 Months RFC	Maturity	0.933	
6 Months RFC	Maturity	0.933	
Profit Sharing Ratio and Weightages for Special Pool-XXXIX			
Profit Sharing Ratio			
Mudarib		10%	
Rab ul Mal		90%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXIX	Monthly	1,000	
1 Month RFC	Maturity	0.924	
3 Months RFC	Maturity	0.957	
6 Months RFC	Maturity	0.924	
1 Year RFC	Maturity	1.393	
Profit Sharing Ratio and Weightages for Special Pool-XXXX			
Profit Sharing Ratio			
Mudarib		10%	
Rab ul Mal		90%	
Weights			
Product Name	Profit Payment Period	Weights Assigned	
Saving Account-SP XXXIX	Monthly	1,000	
1 Month RFC	Maturity	0.922	
3 Months RFC	Maturity	0.875	
6 Months RFC	Maturity	0.844	
1 Year RFC	Maturity	1.141	

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Profit Sharing Ratio and Weightages for Special Saving Pool-1		
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		
Mudarib		30%
Rab ul Mal		70%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
RFC 1 Month		
RFC - 1	Maturity	1.000
RFC - 2		1.062
RFC - 3		1.125
RFC - 4		1.250
RFC - 5		1.312
RFC 3 Month		
RFC - 1	Maturity	1.250
RFC - 2		1.312
RFC - 3		1.375
RFC - 4		1.438
RFC - 5		1.500
RFC 6 Month		
RFC - 1	Maturity	1.250
RFC - 2		1.375
RFC - 3		1.438
RFC - 4		1.500
RFC - 5		1.562
RFC 12 Months		
RFC - 1	Maturity	1.500
RFC - 2		1.562
RFC - 3		1.600
RFC - 4		1.625
RFC - 5		1.650

Profit Sharing Ratio and Weightages for Taqwa Foreign Currency USD Pool		
Profit Sharing Ratio		
Mudarib		90%
Rab ul Mal		90%
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	2.000
USD 10,001 to USD 50,000	Maturity	2.000
USD 50,001 to USD 100,000	Maturity	2.000
USD 100,001 & Above	Maturity	2.000
RFC 3 Months		
USD 1,000 to USD 10,000	Maturity	2.500
USD 10,001 to USD 50,000	Maturity	2.500
USD 50,001 to USD 100,000	Maturity	2.500
USD 100,001 & Above	Maturity	2.500
RFC 6 Months		
USD 1,000 to USD 10,000	Maturity	2.300
USD 10,001 to USD 50,000	Maturity	2.300
USD 50,001 to USD 100,000	Maturity	2.300
USD 100,001 & Above	Maturity	2.300
RFC 1 Year		
USD 1,000 to USD 10,000	Maturity	2.999
USD 10,001 to USD 50,000	Maturity	2.999
USD 50,001 to USD 100,000	Maturity	2.999
USD 100,001 & Above	Maturity	2.999

Profit Sharing Ratio and Weightages for Taqwa Foreign Currency GBP Pool		
Profit Sharing Ratio		
Mudarib		50%
Rab ul Mal		50%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Taqwa Foreign Currency GBP Account	Monthly	1.000
Taqwa Roshan Digital Saving Account for Low Income Segment GBP	Monthly	1.000
Taqwa Foreign Currency Business Value Saving Accounts-GBP	Monthly	1.000
Foreign Currency Value Savings Account-GBP (RDA)	Monthly	1.000
Riba Free Certificates (RFCs)		
RFC 1 Month		
GBP 1,000 to GBP 10,000	Maturity	1.050
GBP 10,001 to GBP 50,000	Maturity	1.050
GBP 50,001 to GBP 100,000	Maturity	1.050
GBP 100,001 & Above	Maturity	1.050
RFC 3 Months		
GBP 1,000 to GBP 10,000	Maturity	1.100
GBP 10,001 to GBP 50,000	Maturity	1.100
GBP 50,001 to GBP 100,000	Maturity	1.100
GBP 100,001 & Above	Maturity	1.100

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RFC 6 Months		
GBP 1,000 to GBP 10,000	Maturity	1.200
GBP 10,001 to GBP 50,000	Maturity	1.200
GBP 50,001 to GBP 100,000	Maturity	1.200
GBP 100,001 & Above	Maturity	1.200
RFC 1 Year		
GBP 1,000 to GBP 10,000	Maturity	1.300
GBP 10,001 to GBP 50,000	Maturity	1.300
GBP 50,001 to GBP 100,000	Maturity	1.300
GBP 100,001 & Above	Maturity	1.300
Profit Sharing Ratio and Weightages for Taqwa Foreign Currency EURO Pool		
Profit Sharing Ratio		
Mudarib		50%
Rab ul Mal		50%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Taqwa Foreign Currency EURO Account	Monthly	1.000
Taqwa Roshan Digital Saving Account for Low Income Segment EUR	Monthly	1.000
Taqwa Foreign Currency Business Value Saving Accounts-EUR	Monthly	1.000
Foreign Currency Value Savings Account-EURO (RDA)	Monthly	1.000
Riba Free Certificates (RFCs)		
RFC 1 Month		
EUR 1,000 to EUR 10,000	Maturity	1.050
EUR 10,001 to EUR 50,000	Maturity	1.050
EUR 50,001 to EUR 100,000	Maturity	1.050
EUR 100,001 & Above	Maturity	1.050
RFC 3 Months		
EUR 1,000 to EUR 10,000	Maturity	1.100
EUR 10,001 to EUR 50,000	Maturity	1.100
EUR 50,001 to EUR 100,000	Maturity	1.100
EUR 100,001 & Above	Maturity	1.100
RFC 6 Months		
EUR 1,000 to EUR 10,000	Maturity	1.200
EUR 10,001 to EUR 50,000	Maturity	1.200
EUR 50,001 to EUR 100,000	Maturity	1.200
EUR 100,001 & Above	Maturity	1.200
RFC 1 Year		
EUR 1,000 to EUR 10,000	Maturity	1.300
EUR 10,001 to EUR 50,000	Maturity	1.300
EUR 50,001 to EUR 100,000	Maturity	1.300
EUR 100,001 & Above	Maturity	1.300
Profit Sharing Ratio and Weightages for US Dollars Special Pool-I		
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	1.909
6 Months RFC	Maturity	2.009
1 Year RFC	Maturity	2.935
Profit Sharing Ratio and Weightages for US Dollars Special Pool 3		
Profit Sharing Ratio		
Mudarib		20%
Rab ul Mal		80%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings USP3	Monthly	1.000
1 Months RFC	Maturity	1.660
3 Months RFC	Maturity	2.000
6 Months RFC	Maturity	2.159
1 Year RFC	Maturity	2.990
Profit Sharing Ratio and Weightages for US Dollars Special Pool 4		
Profit Sharing Ratio		
Mudarib		20%
Rab ul Mal		80%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Savings USP4	Monthly	1.000
1 Months RFC	Maturity	1.600
3 Months RFC	Maturity	2.040
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 EUR1	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

