



BOP/IBD/2024/124

July 19, 2024

The Manager(s)
Islamic Banking Branches,

RE: PSR & WEIGHTAGES OF SPECIAL SAVING POOL-1 (IPSS1 POOL)
FOR DISPLAY ON NOTICE BOARD

As per SBP revised rules and regulations, weightages and profit sharing ratios are to be displayed on Notice Board of Islamic Banking Branches.

It is therefore advised to display the attached PSR & Weightages on the Notice Board of your respective branches for information of the customers.

UNIT HEAD POOL MANAGEMENT

HEAD FINANCIAL CONTROL-ISLAMIC

GROUP HEAD ISLAMIC BANKING

Encl: As above.



The Bank of Punjab
TAQWA Islamic Banking



The Bank of Punjab-TAQWA Islamic Banking is pleased to declare following profit sharing ratio and weightages for Special Saving Pool - 1. These weightages shall remain effective till further change.

DECLARATION DATE : 19-Jul-24
APPLICABLE PERIODS : August 01, 2024 - August 31, 2024
NAME OF POOL : Special Saving Pool - 1

Profit Sharing Ratio

Mudarib	20%
Rab ul Mal	80%

Weightages

Account Class	Profit Payment Periods/ Tier groups	Weightages Assigned
Special Saving - 1		1.000
Special Saving - 2		1.030
Special Saving - 3		1.040
Special Saving - 4		1.050
Special Saving - 5		1.060
Special Saving - 6		1.070
Special Saving - 7		1.080
Special Saving - 8		1.090
Special Saving - 9		1.100
Special Saving - 10		1.110
Special Saving - 11		1.118
Special Saving - 12		1.130
Special Saving - 13		1.140
Special Saving - 14		1.150
Special Saving - 15		1.160
Special Saving - 16		1.170
Special Saving - 17		1.180
Special Saving - 18		1.190
Special Saving - 19		1.200
Special Saving - 20		1.210

Equity: In case the Bank invests in Special Saving Pool - 1, the Bank and the pool of depositors will equitably share the income of the Mudaraba pool in accordance with the ratio of their respective investment. The share of Depositors will be further distributed amongst them, based on the respective weightages for each category after deduction of Mudaraba fee. The equity will be reconciled at any point of time i.e. in General Pool and Special Pools

Profit Equalization Reserve (PER), if needed upto 2% of Net Income
Investment Risk Reserve (IRR), if needed upto 1% of Distributable Profit of Depositors