

DECLARATION DATE :
APPLICABLE PERIODS :

26th December 2023
1st January 2024 and onwards

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	1.300
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



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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	Monthly	1.470
RFC 2 year	Quarterly	1.480
RFC 2 year	Half Yearly	1.500
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



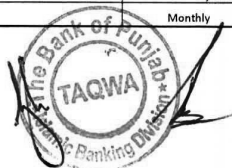
DECLARATION DATE
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RS. 10,000 to Rs. 99,999	Maturity	1.525
RS. 100,000 to Rs. 499,999		1.525
RS. 500,000 to Rs. 999,999		1.525
RS. 1,000,000 to Rs. 4,999,999		1.525
RS. 5,000,000 to Rs. 9,999,999		1.525
RS. 10,000,000 to Rs. 24,999,999		1.525
RS. 25,000,000 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	Quarterly	1.660
RFC 3 year	Half Yearly	1.680
RFC 3 year	Yearly	1.690
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
RFC 4 year	Monthly	1.830
RFC 4 year	Half Yearly	1.860
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



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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	Half Yearly	2.040
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 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 ITERF Account	Monthly	0.110
SBP IRSWS Account	Monthly	0.0001
SBP IRFCC Account	Monthly	0.0001
SBP ILTF Account (Upto 03 Years)	Monthly	1.208
SBP ILTF Account (Above 03 Years & Upto 05 Years)	Monthly	1.154
SBP ILTF Account (Above 05 Years & Upto 10 Years)	Monthly	1.120
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	0.525
Deposit from Head Office	Monthly	1.000
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



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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 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	1.960
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	0.977
RFC 6 Month	Maturity	0.861
RFC 1 year	Monthly	1.022
RFC 1 year	Maturity	1.170
Profit Sharing Ratio and Weightages for Special Pool-XV		
Profit Sharing Ratio		
Mudarib		30%
Rab ul Mal		70%
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		5%
Rab ul Mal		95%
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



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Profit Sharing Ratio and Weightages for Special Pool-XVIII		
Profit Sharing Ratio		
Mudarib		5%
Rab ul Mal		95%
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
Profit Sharing Ratio and Weightages for Special Pool-XX		
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	1.132
6 Months RFC	Monthly	1.100
6 Months RFC	Maturity	1.147
1 Year RFC	Monthly	1.120
1 Year RFC	Quarterly	1.130
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	Weightages Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	2.094
6 Months RFC	Monthly	2.125
6 Months RFC	Maturity	2.406
1 Year RFC	Monthly	2.500
1 Year RFC	Quarterly	2.312
1 Year RFC	Maturity	2.375
Profit Sharing Ratio and Weightages for Special Pool-XXII		
Profit Sharing Ratio		
Mudarib		10%
Rab ul Mal		90%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Saving Account	Monthly	1.000
3 Months RFC	Maturity	0.842
6 Months RFC	Monthly	0.895
6 Months RFC	Maturity	1.000
1 Year RFC	Monthly	0.684
1 Year RFC	Quarterly	0.684
1 Year RFC	Maturity	0.700
Profit Sharing Ratio and Weightages for Special Pool-XXIII		
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	0.925
6 Months RFC	Monthly	0.750
6 Months RFC	Maturity	1.012
1 Year RFC	Monthly	0.950
1 Year RFC	Quarterly	0.950
1 Year RFC	Maturity	0.950
Profit Sharing Ratio and Weightages for Special Pool-XXIV		
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	1.250
6 Months RFC	Monthly	1.222
6 Months RFC	Maturity	1.278
1 Year RFC	Monthly	1.250
1 Year RFC	Quarterly	1.278
1 Year RFC	Maturity	1.333



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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	2.500
6 Months RFC	Monthly	2.344
6 Months RFC	Maturity	2.375
1 Year RFC	Monthly	2.150
1 Year RFC	Quarterly	1.800
1 Year RFC	Maturity	2.625
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	v
3 Months RFC	Maturity	0.970
6 Months RFC	Monthly	0.935
6 Months RFC	Maturity	0.987
1 Year RFC	Monthly	0.768
1 Year RFC	Quarterly	0.779
1 Year RFC	Maturity	1.087
Profit Sharing Ratio and Weightages for Special Pool-XXVII		
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	2.464
6 Months RFC	Monthly	2.500
6 Months RFC	Maturity	2.857
1 Year RFC	Monthly	2.000
1 Year RFC	Quarterly	2.000
1 Year RFC	Maturity	2.964
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	1.266
6 Months RFC	Monthly	1.200
6 Months RFC	Maturity	1.400
1 Year RFC	Monthly	1.300
1 Year RFC	Quarterly	1.300
1 Year RFC	Maturity	1.376
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
1 Month RFC	Maturity	2.028
Profit Sharing Ratio and Weightages for Special Pool-XXXI		
Profit Sharing Ratio		
Mudarib		10%
Rab ul Mal		90%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Saving Account	Monthly	1.000
1 Month RFC	Maturity	0.867
Profit Sharing Ratio and Weightages for Special Pool-XXXII		
Profit Sharing Ratio		
Mudarib		30%
Rab ul Mal		70%
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		
Mudarib		1%
Rab ul Mal		99%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Saving Account-SP XXXIII	Monthly	1.000
1 Month RFC	Maturity	1.020
3 Months RFC	Maturity	1.030
6 Months RFC	Maturity	1.050



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Profit Sharing Ratio and Weightages for Special Pool-XXXIV		
Profit Sharing Ratio		
Mudarib		1%
Rab ul Mal		99%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Saving Account-SP XXXIV	Monthly	1.000
1 Month RFC	Maturity	1.010
3 Months RFC	Maturity	1.011
6 Months RFC	Maturity	1.012
Profit Sharing Ratio and Weightages for Special Pool-XXXV		
Profit Sharing Ratio		
Mudarib		1%
Rab ul Mal		99%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Saving Account-SP XXXV	Monthly	1.000
1 Month RFC	Maturity	0.971
3 Months RFC	Maturity	0.927
6 Months RFC	Maturity	1.000
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	2.000
3 Months RFC	Maturity	1.994
6 Months RFC	Maturity	1.900
Profit Sharing Ratio and Weightages for Special Pool-XXXVII		
Profit Sharing Ratio		
Mudarib		1%
Rab ul Mal		99%
Weightages		
Product Name	Profit Payment Period	Weightages Assigned
Saving Account-SP XXXVII	Monthly	1.000
1 Month RFC	Maturity	1.000
3 Months RFC	Maturity	0.811
6 Months RFC	Maturity	1.000
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	1.091
3 Months RFC	Maturity	1.114
6 Months RFC	Maturity	1.136
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	0.967
3 Months RFC	Maturity	0.980
6 Months RFC	Maturity	1.000
1 Year RFC	Maturity	1.121
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	1.091
3 Months RFC	Maturity	1.114
6 Months RFC	Maturity	1.136
1 Year RFC	Maturity	1.200
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
Riba Free Certificates (RFCs)		
RFC 1 Month	Maturity	1.050
RFC 3 Months	Maturity	1.100
RFC 6 Months	Maturity	1.200
RFC 1 Year	Maturity	1.300



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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	Maturity	1.050
RFC 3 Months	Maturity	1.100
RFC 6 Months	Maturity	1.200
RFC 1 Year	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	Maturity	1.050
RFC 3 Months	Maturity	1.100
RFC 6 Months	Maturity	1.200
RFC 1 Year	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	1.114
6 Months RFC	Maturity	1.136
1 Year RFC	Maturity	1.136
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	1.010
1 Months RFC	Maturity	2.500
3 Months RFC	Maturity	2.750
6 Months RFC	Maturity	2.833
1 Year RFC	Maturity	3.000
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	1.010
1 Months RFC	Maturity	2.334
3 Months RFC	Maturity	2.668
6 Months RFC	Maturity	2.750
1 Year RFC	Maturity	2.833
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