The Bank of Punjab
TAQWA Islamic Banking Division

DECLARATION DATE : 26th March 2024
APPLICABLE PERIODS : 1st April 2024 - 30th April 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
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		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	Maturity	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		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	Maturity	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		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	Monthly	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		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	Maturity	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		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	Monthly	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

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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
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 Mustafa Account	Monthly	0.010
TAQWA Business Account	Monthly	0.010
Cash Management Facility Account	Monthly	0.010
PLS Saving ASAAN 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 IIERF Account	Monthly	0.120
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	1.267
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 IFESAP Account	Monthly	0.250
SBP IRWS Account	Monthly	0.219
Deposit from Head Office	Monthly	1.500
TAQWA Committee Account (1 Year & 3 Year)	Monthly Accumulation & Payment at Maturity	1.470
TAQWA Saaiqah 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

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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	0.921
RFC 6 Month	Maturity	1.013
RFC 1 year	Monthly	1.000
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	1%
Rab ul Mal	99%

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

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

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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	2.250
6 Months RFC	Monthly	2.125
6 Months RFC	Maturity	2.406
1 Year RFC	Monthly	2.287
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	1.000
6 Months RFC	Monthly	0.921
6 Months RFC	Maturity	1.000
1 Year RFC	Monthly	0.921
1 Year RFC	Quarterly	0.921
1 Year RFC	Maturity	1.013

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	1.027
6 Months RFC	Monthly	0.811
6 Months RFC	Maturity	1.040
1 Year RFC	Monthly	1.027
1 Year RFC	Quarterly	1.027
1 Year RFC	Maturity	1.040

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

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	2.019
6 Months RFC	Monthly	2.219
6 Months RFC	Maturity	2.406
1 Year RFC	Monthly	2.187
1 Year RFC	Quarterly	2.187
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	1.000
3 Months RFC	Maturity	0.974
6 Months RFC	Monthly	0.896
6 Months RFC	Maturity	0.974
1 Year RFC	Monthly	0.896
1 Year RFC	Quarterly	0.896
1 Year RFC	Maturity	1.085

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	1.872
6 Months RFC	Monthly	1.944
6 Months RFC	Maturity	2.139
1 Year RFC	Monthly	1.944
1 Year RFC	Quarterly	1.944
1 Year RFC	Maturity	2.306

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	1.100
6 Months RFC	Monthly	1.167
6 Months RFC	Maturity	1.398
1 Year RFC	Monthly	1.300
1 Year RFC	Quarterly	1.300
1 Year RFC	Maturity	1.358

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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	2.000

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	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

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	1.147
3 Months RFC	Maturity	1.177
6 Months RFC	Maturity	1.177

Profit Sharing Ratio and Weightages for Special Pool-XXXIV

Profit Sharing Ratio

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	1.177
3 Months RFC	Maturity	1.147
6 Months RFC	Maturity	1.147

Profit Sharing Ratio and Weightages for Special Pool-XXXV

Profit Sharing Ratio

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	1.357
3 Months RFC	Maturity	1.343
6 Months RFC	Maturity	1.375

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	2.222
3 Months RFC	Maturity	2.111
6 Months RFC	Maturity	2.139

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	1.054
3 Months RFC	Maturity	1.027
6 Months RFC	Maturity	1.027

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	1.053
3 Months RFC	Maturity	1.105
6 Months RFC	Maturity	1.027

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	1.009
3 Months RFC	Maturity	1.011
6 Months RFC	Maturity	1.040
1 Year RFC	Maturity	1.140

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	1.000
3 Months RFC	Maturity	1.118
6 Months RFC	Maturity	1.010
1 Year RFC	Maturity	1.100

The Bank of Punjab TAQWA Islamic Banking Division

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DECLARATION DATE : 26th March 2024
APPLICABLE PERIODS : 1st April 2024 - 30th April 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
Riba Free Certificates (RFCs)		
RFC 1 Month	Maturity	1.593
RFC 3 Months	Maturity	1.593
RFC 6 Months	Maturity	2.290
RFC 1 Year	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
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	1.030
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	1.010
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	1.000
1 Months RFC	Maturity	1.910
3 Months RFC	Maturity	1.993
6 Months RFC	Maturity	2.492
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)	Upto 2% of Net Income
Investment Risk Reserve (IRR) (if any)	Upto 1% of Distributable Profit of Depositors

The Bank of Punjab TAQWA Islamic Banking Division