ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

FINANCE & ACCOUNTS DIVISION
(BUDGET & FUNDS MANAGEMENT DEPARTMENT)

Circular Letter No. F&AD/08/2026/1188 Dated: October 30, 2026

All Regional Business Heads /Branch Managers
Zarai Taraqiati Bank Limited.

INDICATIVE RATES OF RETURN ON PLS & OTHER DEPOSITS FOR THE PERIOD NOVEMBER 01, 2026 TO DECEMBER 31, 2026.

The following rates of return on different types of deposits will continue to be applied as Indicative rates for the period from November 01, 2026 to onward (till further order): -

Nature of Account	INDICATIVE RATES
	November 01, 2026 - December 31 2026
1. PLS Saving Account	10.50% p.a
2. ZTBL Asaan Account (Saving)	10.50% p.a
3. ZTBL Asaan Account (other remunerative)	10.50% p.a
4. ZTBL Junior Account (ZJA)	10.50% p.a
5. Business Deposit Account	10.50% p.a
6. ZTBL Senior Citizen Account	10.60% p.a
7. ZTBL Bakht Account	10.60% p.a
8. ZTBL Pension Saving Account	10.60% p.a
9. PLS Term Deposits	
a) 03 Months	8.50% p.a
b) 06 Months	8.00% p.a
c) 12 Months	9.00% p.a
d) 24 Months	9.50% p.a
e) 36 Months	10.00% p.a
f) 48 Months	10.50% p.a
g) 60 Months & above	11.50% p.a
10. Zarai Term Deposit Certificates (Fixed) – 3 years	6.00% p.a
11. Rozana Bachat Account:- (Fixed slabs)	
i. Up to Rs.10,000	10.50% p.a
ii. Rs.10,001 to Rs.100,000/-	10.50% p.a
iii. Rs.100,001/- to Rs.500,000/-	10.50% p.a
iv. Rs.500,001 to Rs.5000,000/-	10.50% p.a
v. Rs.5000,001 to 10,000,000/-	10.50% p.a
vi. 10,000,001/- and above	10.50% p.a
12. Shandar Mahana Amdani Account (ZSMAA)	
i. 0 to Rs.10,000	10.50% p.a
ii. Rs.10,001 to Rs.100,000/-	10.50% p.a
iii. Rs.100,001 to Rs.500,000/-	10.50% p.a
iv. Rs.500,001 to Rs.5000,000/-	10.50% p.a
v. Rs.5000,001 to 10,000,000/-	10.50% p.a
vi. 10,000,001/- and above	10.50% p.a
13. Applicable rates on Saving Accounts of Financial Institutions, Public Sector Enterprises & Public Limited Companies	9.50% p.a

2. Indicative rates of return are as per SBP DMMD Circular No. 04 of 2026 dated October 26, 2026 and these rates are applicable till further order.

3. The aforementioned rates are not applicable to Islamic Banking products and special deposits from corporate/high valued customers arranged by Product Development and Liability Management Division (PD&LMD).

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4. Penalty of 2% will be applicable on any early/pre-mature encashment of all types of Term Deposits (any term). Furthermore, the indicative rates shall be used for profit payments of deposit products having monthly/quarterly payments from **November** for the proportionate period starting from November 01, 2026 and onward before declaration of six monthly rates. If otherwise any change is required in indicative profit rates, the same shall be communicated at appropriate time.

5. It is advised to display prominently these rates at the entrance or window of branches for information and convenience of customers. Besides, it has been made available on ZTBL Website at http://www.ztbl.com.pk in compliance to SBP instructions contained in BPD Circular No.6 dated July 14, 2006.

30/10/2026

(Ghulam Muhammad)
Head B&FMD

Copy to:

1. P.S. to President, ZTBL, Head Office, Islamabad.
2. Group Heads /CFO/CCO/CIA/CRO/Company Secretary, ZTBL Head Office Islamabad.
3. All Divisional/Departmental Heads, ZTBL, Head Office, Islamabad.
4. Treasurer, Treasury Division, ZTBL, Karachi.
5. All General Managers in the field.
6. All Incharge Audit Zones/HO Units in the Field.
7. Web Management Unit, DCED, DBD, ZTBL HO, Islamabad for uploading on ENB.
8. File No. B&FMD/Treasury-4(56)/2020/

30/10/2026

(Ghulam Muhammad)
Head B&FMD

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