

ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE ISLAMABAD

FINANCE & ACCOUNTS DIVISION
BUDGET & FUNDS MANAGEMENT DEPARTMENT

Circular Letter NO.F&AD/ 26/2021/1147.
All Zonal Chiefs/Managers,
Zarai Taraqiati Bank Limited,

Dated: December 27, 2021

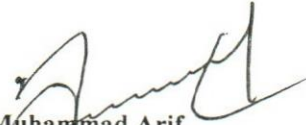
SUBJECT: INDICATIVE RATES OF RETURN ON PLS & OTHER DEPOSIT FOR THE PERIOD JAN 01-JUNE 30, 2022.

1. The following rates of return on different types of Deposits will continue to be applied as Indicative rates for the period JAN 01, 2022 to onward (till further order):-

Nature of Account	Indicative Rates January 01, 2022 to June 30, 2022
1. PLS Saving Account	8.25% p.a
2. ZTBL Asaan Account (Saving)	8.25% p.a
3. ZTBL Asaan Account (other remunerative)	8.25% p.a
4. ZTBL Junior Account (ZJA)	8.25% p.a
5. Business Deposit Account	8.25% p.a
6. ZTBL Senior Citizen Account	8.75% p.a
7. <u>PLS Term Deposits</u>	
a) 03 Months	8.40% p.a
b) 06 Months	8.55% p.a
c) 12 Months	8.75% p.a
d) 24 Months	8.80% p.a
e) 36 Months	9.00% p.a
f) 48 Months	9.20% p.a
g) 60 Months & above	9.40% p.a
8. <u>Zarai Term Deposit Certificates (fixed)</u>	9.20% p.a
<u>Premature-Profit rates on ZTDC:-</u>	
Before 6 months	8.25% p.a
6 months & before 12 months	8.25% p.a
12 months & before 24 months	8.70% p.a
24 months & before 36 months	8.80% p.a
9. <u>Mustaqbil Mehfooz short term 3 months (Fixed)</u>	8.40% p.a
10. <u>Rozana Bachat Account:- (Fixed slabs)</u>	
i) Up to Rs.10,000	8.25% p.a
ii) Rs.10,001 to Rs.100,000/-	8.25% p.a
iii) Rs.100,001/- to Rs.500,000/-	8.25% p.a
iv) Rs.500,001 to Rs.5000,000/-	8.25% p.a
v) Rs.5000,001 to 10,000,000/-	8.25% p.a
vi) 10,000,001/- and above	8.50% p.a
11. <u>Zarai Munafa Term Deposit Certificate</u> (for Rs.0.1 Million each) at fixed rate for 01 year only for banks employees	8.80% p.a

2. Indicative rates of return are as per SBP DMMD Circular No. 23 of 2021 dated: December 14, 2021 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 LMMD.
4. Note: - In case of pre-mature encashment of PLS term deposit & Mustaqbil Mehfooz, PLS saving Account rate will be applied irrespective of their periods. Further the indicative rates shall be used for profit payments of deposit products having quarterly payments from January for the proportionate period starting from January 01, 2022 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 on 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.

Note:-1) All special deposits will be accepted in the branches with the coordination of LMMD and confirmation by treasury division, therefore these rates shall be accepted for the ordinary deposits only.


Muhammad Arif
CFO/EVP (F & A Division)

Copy to:

1. P.S. to President, ZTBL, Head Office, Islamabad.
2. Group Head/CFO/CIA/CCO/Company Secretary, ZTBL Head Office Islamabad.
3. All Divisional/Departmental Heads, ZTBL, Head Office, Islamabad.
4. Treasurer, Treasury Division, ZTBL, Karachi.
5. Training & Development Division, ZTBL in the field.
6. All Regional General Managers (RGMS)/Area Chiefs in the field.
7. All incharge, Audit Zones/HO Units in the Field.
8. ✓ Webmaster, ZTBL, Head office, Islamabad for uploading the same on ENB.
9. File No. B&FMD/Treasury-4(56)/2020/
10. File No. HRPD/50(3)/2020/


Mehboob ur Rehman
Head (HR Policy Department)