

**ZARAI TARAQIATI BANK LIMITED**  
**HEAD OFFICE, FAISAL AVENUE ISLAMABAD**  
**FINANCE DIVISION**  
**BUDGET & FUNDS MANAGEMENT DEPARTMENT**

Circular Letter NO.FD/02/2019/1289

Dated: - 16.01.2019

The Zonal Chief/Area Chief/Manager,  
 Zarai Taraqati Bank Limited,

**Subject: INDICATIVE RATES OF RETURN ON PLS & OTHER DEPOSIT FOR THE HALF YEAR FROM JANUARY TO JUNE 2019.**

The following indicative rates of return on different types of Deposits have been approved/given from January 01, 2019 to June 30, 2019:-

Nature of Account	Indicative Rates January 01,2019 to June 30,2019
1. PLS Saving Account	8.00% p.a.
2. ZTBL Asaan Account (Saving)	8.00% p.a.
3. ZTBL Asaan Account (other remunerative)	8.00% p.a.
4. ZTBL Junior Account (ZJA)	8.00% p.a.
5. Business Deposit Account	8.00% p.a.
6. ZTBL Senior Citizen Account (ZSCA)	8.50% p.a.
<b>7. <u>PLS Term Deposits:-</u></b>	
a) 03 Months	8.40% p.a.
b) 06 Months	8.60% p.a.
c) 12 Months	9.00% p.a.
d) 24 Months	9.20% p.a.
e) 36 Months	9.60% p.a.
f) 48 Months	10.00% p.a.
g) 60 Months & above	10.20% p.a.
8. Zarai Term Deposit Certificates (fixed)	9.60% p.a.
<b><u>Premature-Profit rates on ZTDC:-</u></b>	
Before 6 months	8.00% p.a.
6 months & before 12 months	8.50% p.a.
12 months & before 24 months	9.00% p.a.
24 months & before 36 months	9.10% p.a.
9. <b>Mustaqbil Mehfooz short term 3 months (Fixed)</b>	9.00% p.a.
<b>10. <u>Rozana Bachat Account:- (Fixed slabs):-</u></b>	
i) Up to Rs.10,000	8.50% p.a.
ii) Rs.10,001 to Rs.100,000/-	8.50% p.a.
iii) Rs.100,001/- to Rs.500,000/-	8.70% p.a.
iv) Rs.500,001 to Rs.5000,000/-	8.90% p.a.
v) Rs.5000,001 to 10,000,000/-	9.30% p.a.
vi) 10,000,001/- and above	9.50% p.a.
<b>11. <u>Zarai Munafa Term Deposit Certificate</u></b> (for Rs.0.1 Million) at fixed rate for 01 year only for banks employees 02.07.2009	9.00% p.a.

The above rates are not applicable to Islamic Banking products & special deposit arranged by LMD

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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 & 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.

It is also 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 the ZTBL Web site at <http://www.ztbl.com.pk> in compliance to SBP instructions contained in BPD circular No.6 dated: July 14, 2006.

  
(Waqas Ahmad)  
Divisional Head Finance

Copy to:

1. SA/P.S. to President, ZTBL, Head Office, Islamabad.
2. All SEVPs/Group Heads, ZTBL, Head Office Islamabad.
3. All EVPs/Divisional Head, ZTBL, Head Office, Islamabad.
4. EVP (ISD), ZTBL, Head Office, Islamabad, for necessary action.
5. Head Treasury Department, ZTBL, Karachi.
6. All SVPs Audit Zones, ZTBL, Islamabad, Peshawar, Lahore, Multan, Sukkur, Karachi, Quetta Faisalabad & Bahawalpur.
7. Staff College, ZTBL, Islamabad.
8. Webmaster, ZTBL, Head office, Islamabad.
9. File No. B&FMD/Treasury-4(56)/2018/

  
Divisional Head Finance