

**ZARAI TARAQIATI BANK LIMITED**  
**HEAD OFFICE, FAISAL AVENUE ISLAMABAD**  
**FINANCE DIVISION**  
**Budget & Funds Management Department**

Circular Letter NO.FD/7/2018/ 1013

Dated: - 13.07.2018

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

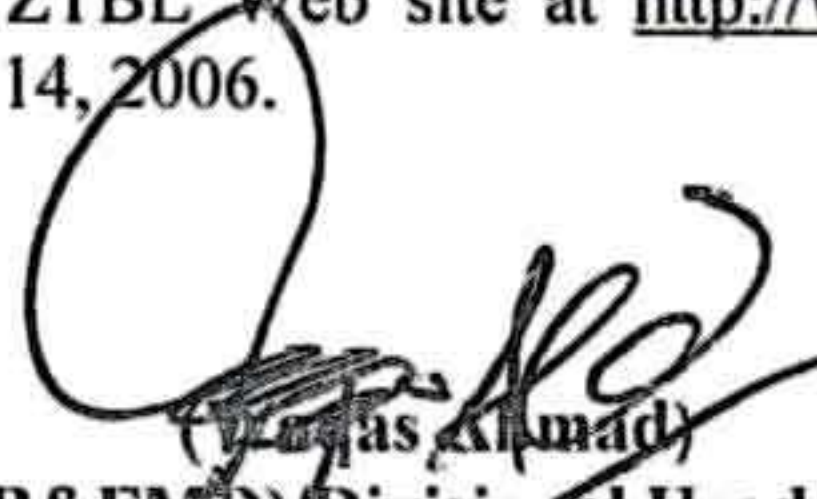
Subject: INDICATIVE RATES OF RETURN ON PLS & OTHER DEPOSIT FOR THE HALF YEAR JULY-DECEMBER 2018.

The following indicative rates of return on different types of Deposits have been approved/given for the period July to December 2018:-

Nature of Account	INDICATIVE RATES July 01, 2018 to Dec 31, 2018
1 PLS Saving Account	4.50% p.a.
2 ZTBL Asaan Account (Saving)	4.50% p.a.
3 ZTBL Asaan Account (other remunerative)	4.50% p.a.
4 ZTBL Junior Account (ZJA)	4.50% p.a.
5 Business Deposit Account	4.50% p.a.
6 ZTBL Senior Citizen Account (ZSCA)	5.00% p.a.
7 <u>PLS Term Deposits</u>	
a) 03 Months	4.50% p.a.
b) 06 Months	4.90% p.a.
c) 12 Months	5.00% p.a.
d) 24 Months	5.50% p.a.
e) 36 Months	6.50% p.a.
f) 48 Months	7.00% p.a.
g) 60 Months	7.50% p.a.
8 Zarai Term Deposit Certificates (fixed)	6.10% p.a.
<u>Premature-Profit rates on ZTDC:-</u>	
Before 6 months	4.50% p.a.
6 months & before 12 months	5.00% p.a.
12 months & before 24 months	5.50% p.a.
24 months & before 36 months	5.60% p.a.
9 Mustaqbil Mehfooz short term 3 months (Fixed)	5.50% p.a.
10 <u>ROZANA BACHAT ACCOUNT: (Fixed slabs)</u>	
i) Up to Rs.500,000	4.50% p.a.
ii) Rs.500,001 to Rs.5000,000/-	4.65% p.a.
iii) Rs.5000,001/- to Rs.10,000,000/-	4.70% p.a.
iv) Rs.10,000,001/- to Rs.50,000,000/-	4.80% p.a.
v) Rs.50,000,001 to 100,000,000/-	4.90% p.a.
vi) Above Rs100,000,000/-	5.00% 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	5.50% p.a.

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 July & 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.

  
SVP (B&FMD)/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/

  
SVP (B&FMD)/Divisional Head Finance