

Saving - AED 500 to AED 499.99k	0.10%	0.10%	0.11%	0.12%	0.12%	0.12%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%
Saving - AED 500k and Above	0.25%	0.25%	0.26%	0.28%	0.30%	0.28%	0.26%	0.26%	0.26%	0.26%	0.25%	0.25%
3 Months - USD 2k to 99.99k	0.26%	0.26%	0.27%	0.29%	0.31%	0.29%	0.27%	0.27%	0.26%	0.27%	0.26%	0.26%
3 Months - USD 100k to 249.99k	0.38%	0.38%	0.40%	0.42%	0.46%	0.44%	0.39%	0.40%	0.39%	0.40%	0.39%	0.39%
3 Months - USD 250k to 999.99k	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Months - USD 1 Mn and Above	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Months - USD 2k to 99.99k	0.31%	0.31%	0.32%	0.34%	0.37%	0.35%	0.32%	0.32%	0.31%	0.32%	0.31%	0.31%
6 Months - USD 100k to 249.99k	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Months - USD 250k to 999.99k	0.63%	0.63%	0.66%	0.69%	0.75%	0.71%	0.64%	0.65%	0.64%	0.65%	0.63%	0.63%
6 Months - USD 1 Mn and Above	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 Year - USD 2k to 99.99k	0.42%	0.42%	0.44%	0.46%	0.50%	0.47%	0.43%	0.43%	0.43%	0.44%	0.42%	0.42%
1 Year - USD 100k to 249.99k	0.58%	0.58%	0.60%	0.64%	0.69%	0.66%	0.59%	0.59%	0.59%	0.60%	0.58%	0.58%
1 Year - USD 250k to 999.99k	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 Year - USD 1 Mn and Above	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%	N/A	N/A	N/A	N/A	N/A
FCY Deposits (Maturity)												
3 Months - USD 2k to 99.99k	0.31%	0.31%	0.33%	0.35%	0.37%	0.36%	0.32%	0.32%	0.32%	0.33%	0.32%	0.32%
3 Months - USD 100k to 249.99k	0.43%	0.43%	0.46%	0.00%	0.00%	0.00%	N/A	0.45%	0.44%	0.45%	0.44%	0.44%
3 Months - USD 250k to 999.99k	0.00%	0.00%	0.00%	0.69%	0.75%	0.71%	N/A	N/A	N/A	N/A	N/A	N/A
3 Months - USD 1 Mn and Above	0.71%	0.71%	0.74%	0.78%	0.85%	0.00%	0.73%	0.73%	0.72%	0.74%	0.71%	0.71%
6 Months - USD 2k to 99.99k	0.36%	0.35%	0.37%	0.39%	0.42%	0.40%	0.36%	0.37%	0.36%	0.37%	0.36%	0.36%
6 Months - USD 100k to 249.99k	0.58%	0.58%	0.61%	0.65%	0.70%	0.66%	0.60%	0.60%	0.60%	0.61%	0.59%	0.59%
6 Months - USD 250k to 999.99k	0.00%	0.00%	0.00%	0.83%	0.90%	0.85%	N/A	N/A	N/A	N/A	N/A	N/A
6 Months - USD 1 Mn and Above	0.84%	0.84%	0.88%	0.92%	1.00%	0.95%	0.86%	N/A	N/A	N/A	N/A	N/A
1 Year - USD 2k to 99.99k	0.50%	0.50%	0.53%	0.55%	0.60%	0.57%	0.52%	0.52%	0.51%	0.52%	0.50%	0.50%
1 Year - USD 100k to 249.99k	0.67%	0.67%	0.70%	0.74%	0.80%	0.76%	0.69%	0.69%	0.68%	0.70%	0.67%	0.67%
1 Year - USD 250k to 999.99k	0.82%	0.82%	0.86%	0.90%	0.98%	0.93%	0.84%	0.84%	0.83%	0.85%	0.82%	0.82%
1 Year - USD 1 Mn and Above	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%	0.90%	0.90%	0.89%	0.91%	0.88%	0.88%

Note:

Rates are declared on a monthly basis and are annualized rates

NA denotes rates not available as funds were not booked in that tier/slab

Any investment of Rs. 100 million and above needs prior approval from Head-Office

24/7 Dubai Islamic Phone Banking Service: 111-786-DIB

HISTORICAL RATE SHEET

Product / Tiers	Dec-17	Nov-17	Oct-17	Sep-17	Aug-17	Jul-17	Jun-17	May-17	Apr-17	Mar-17	Feb-17	Jan-17
Business Account (Semi-annual Payout)												
Rs. 1 & Above	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%
Special Savings (Monthly Payout)												
Less than Rs. 500k	1.73%	1.73%	1.80%	1.90%	2.05%	1.96%	1.77%	1.77%	1.75%	1.79%	1.73%	1.73%
Rs. 500k to Rs. 999k	2.15%	2.15%	2.24%	2.36%	2.55%	2.43%	2.20%	2.21%	2.18%	2.23%	2.15%	2.15%
Rs. 1 mln to Rs. 4.99 mln	2.24%	2.24%	2.34%	2.46%	2.66%	2.53%	2.29%	2.30%	2.27%	2.32%	2.24%	2.24%
Rs. 5 mln to Rs. 9.99 mln	2.33%	2.33%	2.43%	2.56%	2.76%	2.63%	2.38%	2.39%	2.36%	2.41%	2.33%	2.33%
Rs. 10 mln to Rs. 24.99 mln	2.86%	2.86%	2.99%	3.15%	3.40%	3.24%	2.93%	2.94%	2.90%	2.97%	2.87%	2.87%
Rs. 25 mln to Rs. 49.99 mln	2.94%	2.93%	3.07%	3.23%	3.48%	3.32%	3.01%	3.02%	2.98%	3.05%	2.94%	2.94%
Rs 50 mln to Rs. 99.99 mln	3.04%	3.04%	3.18%	3.35%	3.61%	3.45%	3.12%	3.13%	3.09%	3.16%	3.05%	3.05%
Rs. 100 mln to Rs. 249.99 mln	3.18%	3.17%	3.32%	3.49%	3.77%	3.60%	3.25%	3.26%	3.22%	3.30%	3.18%	3.18%
Rs. 250 mln to Rs. 499.99 mln	3.31%	3.31%	3.46%	3.64%	3.93%	3.75%	3.39%	3.40%	3.36%	3.44%	3.32%	3.32%
Rs. 500 mln to Rs. 999.99 mln	N/A	N/A	N/A	3.69%	3.98%	3.80%	3.44%	3.45%	3.40%	3.48%	3.36%	3.36%
Rs. 1 bln and above	N/A	N/A	N/A	N/A	N/A	N/A	3.48%	N/A	N/A	N/A	N/A	N/A
Enhanced Saving (Monthly Payout)												
Less than Rs. 1 mln	1.73%	1.73%	1.80%	1.90%	2.05%	1.96%	1.77%	1.77%	1.75%	1.79%	1.73%	1.73%
Rs. 1 mln to Rs. 4.99 mln	1.94%	1.94%	2.03%	2.14%	2.31%	2.20%	1.99%	1.99%	1.97%	2.02%	1.95%	1.95%
Rs. 5 mln to Rs. 9.99 mln	1.97%	1.97%	2.06%	2.16%	2.34%	2.23%	2.02%	2.02%	2.00%	2.04%	1.97%	1.97%
Rs. 10 mln to Rs. 24.99 mln	2.03%	2.03%	2.12%	2.23%	2.41%	2.30%	2.08%	2.09%	2.06%	2.11%	2.04%	2.04%
Rs 25 mln to Rs. 49.99 mln	2.13%	2.12%	2.22%	2.34%	2.52%	2.41%	2.18%	2.18%	2.16%	2.21%	2.13%	2.13%
Rs. 50 mln to Rs. 99.99 mln	2.28%	2.28%	2.38%	2.51%	2.71%	2.58%	2.34%	2.34%	2.31%	2.37%	2.29%	2.29%
Rs. 100 mln to Rs. 250 mln	2.33%	2.33%	2.43%	2.56%	2.76%	2.63%	2.38%	2.39%	2.36%	2.41%	2.33%	2.33%
Rs. 250 mln to Rs. 500 mln	N/A	N/A	N/A	2.61%	2.82%	2.69%	N/A	2.44%	2.40%	N/A	N/A	N/A
Rs. 500 mln to Rs. 1 bln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.44%	2.40%	N/A	N/A	N/A
Rs. 1 bln and above	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.67%	N/A
Premium Term Deposit (Profit at Maturity)												
1 Month Rs. 2.5 mln to Rs. 9.99 mln	4.16%	4.16%	4.35%	4.58%	4.94%	4.71%	4.26%	4.27%	4.22%	4.32%	4.17%	4.17%
1 Month Rs. 10 mln to Rs. 19.99 mln	4.34%	4.34%	4.53%	4.77%	5.15%	4.92%	4.45%	4.46%	4.40%	4.50%	4.35%	4.35%
1 MonthRs. 20 mln to Rs. 29.99 mln	4.34%	4.34%	4.53%	4.77%	5.15%	4.92%	4.45%	4.46%	4.40%	4.50%	4.35%	4.35%
1 Month Rs. 30 mln to Rs. 39.99 mln	4.34%	N/A	4.53%	4.77%	N/A	N/A	N/A	4.46%	4.40%	4.50%	4.35%	4.35%
1 Month Rs. 40 mln to Rs. 49.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.40%	N/A	N/A	N/A	N/A
1 Month Rs 50 mln to Rs. 59.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.64%	4.48%	4.48%
1 Month Rs 60 mln to Rs. 69.99 mln	4.48%	4.47%	4.67%	4.92%	5.31%	5.07%	4.58%	4.60%	4.54%	4.64%	4.48%	4.48%
1 Month Rs 70 mln to Rs. 79.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.54%	4.64%	N/A	N/A
1 Month Rs 80 mln to Rs. 89.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 Month Rs 90 mln to Rs. 99.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 Month Rs 100 mln to Rs. 149.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.57%	4.57%
1 Month Rs 150 mln to Rs. 199.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 Month Rs 200 mln to Rs. 299.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 Month Rs 300 mln to Rs. 499.99	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 Month Rs 500 mln and above	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs. 2.5 mln to Rs. 9.99 mln	4.39%	4.38%	4.58%	4.82%	5.21%	4.97%	4.49%	4.50%	4.45%	4.55%	4.39%	4.39%
3 Month Rs. 10 mln to Rs. 19.99 mln	4.48%	4.47%	4.67%	4.92%	5.31%	5.07%	4.58%	4.60%	4.54%	4.64%	4.48%	4.48%
3 MonthRs. 20 mln to Rs. 29.99 mln	4.48%	4.47%	4.67%	4.92%	5.31%	5.07%	4.58%	4.60%	4.54%	4.64%	4.48%	4.48%
3 Month Rs. 30 mln to Rs. 39.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.64%	4.48%	4.48%
3 Month Rs. 40 mln to Rs. 49.99 mln	4.48%	4.47%	4.67%	4.92%	5.31%	5.07%	4.58%	4.60%	N/A	N/A	0.00%	4.48%
3 Month Rs 50 mln to Rs. 59.99 mln	4.57%	4.56%	4.77%	5.02%	5.42%	5.17%	4.67%	4.69%	4.63%	4.74%	4.57%	4.57%
3 Month Rs 60 mln to Rs. 69.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs 70 mln to Rs. 79.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.74%	4.57%	4.57%
3 Month Rs 80 mln to Rs. 89.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.69%	N/A	N/A	N/A	N/A
3 Month Rs 90 mln to Rs. 99.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs 100 mln to Rs. 149.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.83%	4.76%	N/A	N/A	N/A
3 Month Rs 150 mln to Rs. 199.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs 200 mln to Rs. 299.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs 300 mln to Rs. 499.99	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs 500 mln and above	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs. 2.5 mln to Rs. 9.99 mln	4.48%	4.47%	4.67%	4.92%	5.31%	5.07%	4.58%	4.60%	4.54%	4.64%	4.48%	4.48%
6 Month Rs. 10 mln to Rs. 19.99 mln	4.70%	4.70%	4.91%	5.17%	5.58%	5.32%	4.81%	4.83%	4.76%	4.88%	4.71%	4.71%
6 Month Rs. 20 mln to Rs. 29.99 mln	4.70%	4.70%	4.91%	5.17%	5.58%	5.32%	4.81%	4.83%	N/A	4.88%	4.71%	4.71%
6 Month Rs. 30 mln to Rs. 39.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.76%	4.88%	4.71%	4.71%
6 Month Rs. 40 mln to Rs. 49.99 mln	4.70%	4.70%	4.91%	5.17%	5.58%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 50 mln to Rs. 59.99 mln	N/A	4.78%	N/A	N/A	N/A	N/A	N/A	N/A	4.85%	4.97%	4.80%	4.80%
6 Month Rs 60 mln to Rs. 69.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 70 mln to Rs. 79.99 mln	4.79%	4.78%	5.00%	5.26%	5.68%	5.42%	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 80 mln to Rs. 89.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 90 mln to Rs. 99.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 100 mln to Rs. 149.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.10%	5.04%	N/A	N/A
6 Month Rs 150 mln to Rs. 199.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 200 mln to Rs. 299.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 300 mln to Rs. 499.99	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 500 mln to Rs. 749.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.10%	5.04%	N/A	N/A
12 Month Rs. 2.5 mln to Rs. 9.99 mln	4.76%	4.76%	4.97%	5.23%	5.65%	5.39%	4.87%	4.89%	4.82%	4.94%	4.77%	4.77%
12 Month Rs. 10 mln to Rs. 19.99 mln	4.86%	4.86%	5.08%	5.34%	5.77%	5.50%	4.98%	4.99%	4.93%	5.04%	4.87%	4.87%
12 Month Rs. 20 mln to Rs. 29.99 mln	4.86%	4.86%	5.08%	5.34%	5.77%	5.50%	4.98%	4.99%	4.93%	5.04%	4.87%	4.87%
12 Month Rs. 30 mln to Rs. 39.99 mln	4.86%	4.86%	5.08%	5.34%	5.77%	5.50%	4.98%	4.99%	4.93%	5.04%	N/A	N/A
12 Month Rs. 40 mln to Rs. 49.99 mln	4.86%	4.86%	5.08%	5.34%	5.77%	5.50%	4.98%	4.99%	4.93%	5.04%	4.87%	4.87%
12 Month Rs 50 mln to Rs. 59.99 mln	5.04%	5.04%	5.26%	5.54%	5.98%	5.71%	5.16%	5.18%	5.11%	5.23%	5.05%	5.05%
12 Month Rs 60 mln to Rs. 69.99 mln	N/A	5.04%	5.26%	5.54%	5.98%	5.71%	5.16%	5.18%	5.11%	5.23%	5.05%	5.05%
12 Month Rs 70 mln to Rs. 79.99 mln	N/A	N/A	N/A	5.54%	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	5.05%
12 Month Rs 80 mln to Rs. 89.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 90 mln to Rs. 99.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 100 mln to Rs. 149.99 mln	N/A	N/A	5.46%	5.75%	6.21%	5.92%	5.35%	5.37%	5.30%	5.43%	5.24%	5.24%
12 Month Rs 150 mln to Rs. 199.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 200 mln to Rs. 299.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.37%	N/A	N/A	N/A	N/A
12 Month Rs 300 mln to Rs. 499.99	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.37%	N/A	N/A	N/A	N/A
Premium Term Deposit (Monthly Payout)												
12 Month Rs. 2.5 mln to Rs. 9.99 mln	4.57%	4.57%	4.77%	5.02%	5.42%	5.17%	4.68%	4.69%	4.63%	4.74%	4.58%	4.58%
12 Month Rs. 10 mln to Rs. 19.99 mln	4.71%	4.71%	4.92%	5.18%	5.59%	5.33%	4.82%	4.84%	4.78%	4.89%	4.72%	4.72%
12 Month Rs. 20 mln to Rs. 29.99 mln	4.71%	4.71%	4.92%	5.18%	5.59%	5.33%	4.82%	4.84%	4.78%	4.89%	4.72%	4.72%
12 Month Rs. 30 mln to Rs. 39.99 mln	4.71%	4.71%	4.92%	5.18%	5.59%	5.33%	4.82%	4.84%	4.78%	4.89%	4.72%	4.72%
12 Month Rs. 40 mln to Rs. 49.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	4.82%	4.84%	4.78%	N/A	N/A	N/A
12 Month Rs 50 mln to Rs. 59.99 mln	4.90%	4.90%	5.12%	N/A	N/A	5.55%	5.02%	5.03%	N/A	N/A	N/A	N/A

12 Month Rs 60 mln to Rs. 69.99 mln	4.90%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 70 mln to Rs. 79.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 80 mln to Rs. 89.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 90 mln to Rs. 99.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 100 mln to Rs. 149.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 150 mln to Rs. 199.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 200 mln to Rs. 299.99 mln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 300 mln to and above	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note:

Rates are declared on a monthly basis and are annualized rates

NA denotes rates not available as funds were not booked in that tier/slab

Any investment of Rs. 100 million and above needs prior approval from Head-Office

24/7 Dubai Islamic Phone Banking Service: 111-786-DIB