Dubai Islamic Bank بنك دبي الإسلامي

## HISTORICAL RATE SHEET

| Product / Tiers | Sep-19 | Aug-19 | Jul-19 | Jun-19 | May-19 | Apr-19 | Mar-19 | Feb-19 | Jan-19 | Dec-18 | Nov-18 | Oct-18 | Sep-18 | Aug-18 | Jul-18 | Jun-18 | May-18 | Apr-18 | Mar-18 | Feb-18 | Jan-18 | Dec-17 | Nov-17 | Oct-17 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Savings Regular (Monthly Payout)** | | | | | | | | | | | | | | | | | | | | | | | | |
| Less than Rs. 100k | 2.50% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.00% | 2.00% | 2.00% | 1.90% | 1.83% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.80% |
| Rs. 100k upto Rs. 499.99k | | 2.26% | 2.26% | 2.26% | 2.26% | 2.26% | 2.26% | 2.26% | 2.26% | 2.01% | 2.01% | 2.01% | 1.91% | 1.84% | 1.74% | 1.74% | 1.74% | 1.74% | 1.74% | 1.74% | 1.73% | 1.74% | 1.73% | 1.81% |
| Rs. 500k and above | | 2.27% | 2.27% | 2.27% | 2.27% | 2.27% | 2.27% | 2.27% | 2.27% | 2.02% | 2.02% | 2.02% | 1.92% | 1.85% | 1.75% | 1.75% | 1.75% | 1.75% | 1.75% | 1.75% | 1.74% | 1.75% | 1.74% | 1.82% |
| **Savings Plus (Monthly Payout)** | | | | | | | | | | | | | | | | | | | | | | | | |
| Less than Rs. 500k | 2.50% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.00% | 2.00% | 2.00% | 1.90% | 1.83% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.80% |
| Rs. 500k to Rs. 999k | 2.55% | 2.31% | 2.31% | 2.31% | 2.31% | 2.31% | 2.31% | 2.31% | 2.31% | 2.05% | 2.05% | 2.05% | 2.06% | 2.05% | 1.96% | 1.95% | 1.95% | 1.95% | 1.95% | 1.95% | 1.95% | 1.95% | 1.95% | 2.04% |
| Rs. 1 mln to Rs. 4.99 mln | 2.60% | 2.39% | 2.39% | 2.39% | 2.39% | 2.39% | 2.39% | 2.39% | 2.39% | 2.13% | 2.13% | 2.13% | 2.13% | 2.13% | 2.03% | 2.03% | 2.03% | 2.03% | 2.03% | 2.02% | 2.02% | 2.02% | 2.02% | 2.11% |
| Rs. 5 mln to Rs. 9.99 mln | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.22% | 2.22% | 2.22% | 2.22% | 2.22% | 2.12% | 2.12% | 2.12% | 2.12% | 2.12% | 2.11% | 2.11% | 2.11% | 2.11% | 2.21% |
| Rs. 10 mln to Rs. 24.99 mln | 2.70% | 2.68% | 2.68% | 2.68% | 2.68% | 2.68% | 2.68% | 2.68% | 2.68% | 2.38% | 2.38% | 2.38% | 2.38% | 2.38% | 2.28% | 2.28% | 2.28% | 2.28% | 2.28% | 2.27% | 2.27% | 2.27% | 2.27% | 2.37% |
| Rs. 25 mln to Rs. 49.99 mln | | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% | 2.46% | 2.46% | 2.46% | 2.46% | 2.46% | 2.36% | 2.36% | 2.36% | 2.36% | 2.36% | 2.36% | 2.35% | 2.35% | 2.35% | 2.46% |
| Rs 50 mln to Rs. 99.99 mln | | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 2.66% | 2.66% | 2.66% | 2.67% | 2.66% | 2.57% | 2.56% | 2.56% | 2.56% | 2.56% | 2.56% | 2.56% | 2.56% | 2.56% | 2.67% |
| Rs. 100 mln to Rs. 249.99 mln | 3.10% | 3.14% | N/A | N/A | N/A | 3.14% | 3.14% | N/A | N/A | N/A | N/A | 2.79% | N/A | 2.79% | 2.69% | 2.69% | 2.69% | 2.69% | 2.69% | 2.69% | 2.68% | 2.69% | 2.68% | 2.80% |
| Rs. 250 mln to Rs. 499.99 mln | | 3.19% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 2.85% |
| Rs. 500 mln to Rs. 999.99 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 | N/A | N/A | N/A | N/A | 2.82% | N/A | N/A | N/A | 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 | 2.94% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **E-Savings (Quarterly Payout)** | | | | | | | | | | | | | | | | | | | | | | | | |
| Less than Rs. 10k | 2.50% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.00% | 2.00% | 2.00% | 1.90% | 1.83% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.80% |
| Rs. 10k to Rs. 99.99k | 4.00% | 3.80% | 3.80% | 3.80% | 3.80% | 3.80% | 3.80% | 3.80% | 3.80% | 3.37% | 3.37% | 3.37% | 3.37% | 3.37% | 3.28% | 3.27% | 3.27% | 3.27% | 3.27% | 3.27% | 3.26% | 3.27% | 3.26% | 3.41% |
| Rs. 100k to Rs. 4.99 million | 5.50% | 4.00% | 4.00% | 4.00% | 4.00% | 4.00% | 4.00% | 4.00% | 4.00% | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 3.46% | 3.45% | 3.45% | 3.45% | 3.45% | 3.45% | 3.44% | 3.45% | 3.44% | 3.60% |
| Rs. 5 million & above | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0.00% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Fixed Deposits** | | | | | | | | | | | | | | | | | | | | | | | | |
| **Profit at Maturity Option** | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Month - Rs.100k to Rs. 999k | 3.25% | 2.99% | 2.99% | 2.99% | 2.99% | 2.99% | 2.99% | 2.99% | 2.99% | 2.66% | 2.66% | 2.65% | 2.66% | 2.65% | 2.56% | 2.56% | 2.55% | 2.55% | 2.56% | 2.55% | 2.55% | 2.55% | 2.55% | 2.66% |
| 1 Month - Rs.1 mln to Rs.4.99 mln | 3.50% | 3.04% | 3.04% | 3.04% | 3.04% | 3.04% | 3.04% | 3.04% | 3.04% | 2.70% | 2.70% | 2.70% | 2.70% | 2.70% | 2.60% | 2.60% | 2.60% | 2.60% | 2.60% | 2.60% | 2.59% | 2.60% | 2.59% | 2.71% |
| 1 Month - Rs.5 mln to Rs.9.99 mln | | 3.07% | 3.07% | 3.07% | 3.07% | 3.07% | 3.07% | 3.07% | 3.07% | 2.72% | 2.72% | 2.72% | 2.72% | 2.72% | 2.63% | 2.62% | 2.62% | 2.62% | 2.62% | 2.62% | 2.61% | 2.62% | 2.62% | 2.73% |
| 1 Month - Rs.10 mln to Rs.49.99 mln | 3.75% | 3.29% | 3.29% | 3.29% | 3.29% | 3.29% | 3.29% | 3.29% | 3.29% | 2.92% | 2.92% | 2.92% | 2.93% | 2.92% | 2.83% | 2.82% | 2.82% | 2.82% | 2.82% | 2.82% | 2.82% | 2.82% | 2.82% | 2.94% |
| 1 Month - Rs.50 mln to Rs.99.99 mln | | 3.49% | 3.49% | 3.49% | 3.49% | 3.49% | N/A | N/A | 3.49% | 3.10% | N/A | 3.10% | 3.11% | 3.10% | 3.01% | 3.00% | 3.00% | 3.00% | 3.00% | N/A | N/A | N/A | N/A | 3.11% |
| 1 Month - Rs. 100 mln and above | 4.00% | 3.57% | N/A | 3.57% | 3.57% | 3.57% | N/A | N/A | 3.57% | 3.17% | N/A | N/A | N/A | N/A | N/A | 3.07% | N/A | N/A | 3.07% | N/A | 3.06% | 3.07% | 3.06% | N/A |
| 3 Month - Rs.100k to Rs. 999k | 3.35% | 3.04% | 3.04% | 3.04% | 3.04% | 3.04% | 3.04% | 3.04% | 3.04% | 2.70% | 2.70% | 2.70% | 2.70% | 2.70% | 2.60% | 2.60% | 2.60% | 2.60% | 2.60% | 2.60% | 2.59% | 2.60% | 2.59% | 2.71% |
| 3 Month - Rs.1mln to Rs.4.99 mln | 3.60% | 3.09% | 3.09% | 3.09% | 3.09% | 3.09% | 3.09% | 3.09% | 3.09% | 2.74% | 2.74% | 2.74% | 2.75% | 2.74% | 2.65% | 2.65% | 2.64% | 2.64% | 2.65% | 2.64% | 2.64% | 2.64% | 2.64% | 2.76% |
| 3 Month - Rs.5 mln to Rs.9.99 mln | | 3.09% | 3.09% | 3.09% | 3.09% | 3.09% | 3.09% | 3.09% | 3.09% | 2.74% | 2.74% | 2.74% | 2.75% | 2.74% | 2.65% | 2.65% | 2.64% | 2.64% | 2.65% | 2.64% | 2.64% | 2.64% | 2.64% | 2.76% |
| 3 Month - Rs.10 mln to Rs.49.99 mln | 3.85% | 3.44% | 3.44% | 3.44% | 3.44% | 3.44% | 3.44% | 3.44% | 3.44% | 3.06% | 3.06% | 3.06% | 3.06% | 3.06% | 2.96% | 2.96% | 2.96% | 2.96% | 2.96% | 2.96% | 2.95% | 2.95% | 2.95% | 3.08% |
| 3 Month - Rs.50 mln to Rs.99.99 mln | | N/A | 3.50% | 3.50% | 3.50% | N/A | N/A | N/A | 3.50% | 3.10% | 3.10% | N/A | 3.11% | N/A | N/A | 3.00% | N/A | N/A | 3.00% | N/A | N/A | N/A | N/A | N/A |
| 3 Month - Rs. 100 mln and above | 4.10% | 4.05% | 4.05% | 4.05% | 4.05% | 4.05% | N/A | N/A | 4.05% | 3.60% | N/A | N/A | N/A | N/A | N/A | 3.50% | 3.50% | 3.50% | 3.50% | 3.49% | 3.49% | 3.49% | 3.49% | 3.64% |
| 6 Month - Rs.100k to Rs. 999k | 3.45% | 3.14% | 3.14% | 3.14% | 3.14% | 3.14% | 3.14% | 3.14% | 3.14% | 2.79% | 2.79% | 2.79% | 2.79% | 2.79% | 2.69% | 2.69% | 2.69% | 2.69% | 2.69% | 2.69% | 2.68% | 2.69% | 2.68% | 2.80% |
| 6 Month - Rs.1mln to Rs.4.99 mln | 3.70% | 3.19% | 3.19% | 3.19% | 3.19% | 3.19% | 3.19% | 3.19% | 3.19% | 2.83% | 2.83% | 2.83% | 2.84% | 2.83% | 2.74% | 2.73% | 2.73% | 2.73% | 2.73% | 2.73% | 2.73% | 2.73% | 2.73% | 2.85% |
| 6 Month - Rs.5 mln to Rs.9.99 mln | | 3.29% | 3.29% | 3.29% | 3.29% | 3.29% | 3.29% | 3.29% | 3.29% | 2.92% | 2.92% | 2.92% | 2.93% | 2.92% | 2.83% | 2.82% | 2.82% | 2.82% | 2.82% | 2.82% | 2.82% | 2.82% | 2.82% | 2.94% |
| 6 Month - Rs.10 mln to Rs.49.99 mln | 3.95% | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 3.10% | 3.10% | 3.10% | 3.11% | 3.10% | 3.01% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 2.99% | 3.00% | 3.00% | 3.13% |
| 6 Month - Rs.50 mln to Rs.99.99 mln | | 3.95% | 3.95% | 3.95% | 3.95% | N/A | N/A | 3.04% | N/A | N/A | N/A | N/A | 3.51% | 3.51% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | N/A | N/A | N/A | N/A | N/A |
| 6 Month - Rs.100 mln to 199.99 mln | 4.20% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 3.55% | 3.46% | N/A | N/A | N/A | N/A | N/A | N/A | 3.45% | 3.44% | 3.60% |
| 6 Month - Rs. 200 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 | N/A | N/A | 3.45% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1 year - Rs. 100k to Rs. 9.99 mln | 4.50% | 3.84% | 3.84% | 3.84% | 3.84% | 3.84% | 3.84% | 3.84% | 3.84% | 3.41% | 3.41% | 3.41% | 3.41% | 3.40% | 3.31% | 3.31% | 3.30% | 3.30% | 3.31% | 3.30% | 3.29% | 3.30% | 3.30% | 3.44% |
| 1 year - Rs. 10 mln to Rs. 99.99 mln | 5.25% | 4.05% | 4.05% | 4.05% | 4.05% | 4.05% | 4.05% | 4.05% | 4.05% | 3.59% | 3.59% | 3.59% | 3.60% | 3.59% | 3.50% | 3.49% | 3.49% | 3.49% | 3.49% | 3.49% | 3.48% | 3.49% | 3.49% | 3.64% |
| 1 year - Rs. 100 mln to Rs. 249.99 mln | 6.00% | N/A | 4.15% | 4.15% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 3.69% | 3.69% | 3.69% | 3.59% | 3.59% | 3.59% | 3.59% | N/A | N/A | N/A | N/A | N/A | N/A |
| 1 year - Rs. 250 mln to Rs. 499.99 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1 year - Rs. 500 mln and above | | N/A | N/A | 4.36% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 3.78% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2 Years | 6.25% | 4.69% | 4.69% | 4.69% | 4.69% | 4.69% | 4.69% | 4.69% | 4.69% | 4.16% | 4.16% | 4.16% | 4.16% | 4.16% | 4.07% | 4.06% | 4.06% | 4.06% | 4.06% | 4.06% | 4.05% | 4.05% | 4.05% | 4.23% |
| 3 Years | 6.50% | 5.22% | 5.22% | 5.22% | 5.22% | 5.22% | 5.22% | 5.22% | 5.22% | 4.63% | 4.63% | 4.63% | 4.64% | 4.63% | 4.54% | 4.53% | 4.53% | 4.53% | 4.53% | 4.53% | 4.52% | 4.53% | 4.52% | 4.72% |
| 5 Years | 7.00% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.11% | 5.11% | 5.10% | 5.11% | 5.10% | 5.01% | 5.01% | 5.00% | 5.00% | 5.01% | 5.00% | 4.99% | 5.00% | 4.99% | 5.21% |
| 7 Years | 7.50% | 5.96% | 5.96% | 5.96% | 5.96% | 5.96% | 5.96% | 5.96% | 5.96% | 5.29% | 5.29% | 5.29% | 5.30% | 5.29% | 5.20% | 5.19% | 5.19% | 5.19% | 5.19% | 5.19% | 5.18% | 5.19% | 5.18% | 5.41% |
| **Monthly Payout Option** | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 year - Rs. 100k to Rs. 9.99 mln | 4.10% | 3.46% | 3.46% | 3.46% | 3.46% | 3.46% | 3.46% | 3.46% | 3.46% | 3.07% | 3.07% | 3.07% | 3.08% | 3.07% | 2.98% | 2.97% | 2.97% | 2.97% | 2.97% | 2.97% | 2.97% | 2.97% | 2.97% | 3.10% |
| 1 year - Rs. 10 mln to Rs. 99.99 mln | 4.85% | 3.68% | 3.68% | 3.68% | 3.68% | 3.68% | 3.68% | 3.68% | 3.68% | 3.26% | 3.26% | 3.26% | 3.27% | 3.26% | 3.17% | 3.16% | 3.16% | 3.16% | 3.16% | 3.16% | 3.15% | 3.16% | 3.16% | 3.30% |
| 1 year - Rs. 100 mln to Rs. 249.99 mln | 5.60% | N/A | 3.72% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2 years | 5.85% | 4.47% | 4.47% | 4.47% | 4.47% | 4.47% | 4.47% | 4.47% | 4.47% | 3.97% | 3.97% | 3.97% | 3.97% | 3.97% | 3.88% | 3.87% | 3.87% | 3.87% | 3.87% | 3.87% | 3.86% | 3.87% | 3.86% | 4.03% |
| 3 years | 6.10% | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% | 4.35% | 4.35% | 4.35% | 4.35% | 4.35% | 4.26% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.24% | 4.24% | 4.24% | 4.43% |
| 5 years | 6.60% | 5.27% | 5.27% | 5.27% | 5.27% | 5.27% | 5.27% | 5.27% | 5.27% | 4.68% | 4.68% | 4.68% | 4.68% | 4.68% | 4.59% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.57% | 4.57% | 4.57% | 4.77% |
| 7 years | 6.65% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 4.77% | 4.77% | 4.77% | 4.78% | 4.77% | 4.68% | 4.67% | 4.67% | 4.67% | 4.67% | 4.67% | 4.66% | 4.67% | 4.66% | 4.87% |
| **Quarterly Payout Option** | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 year - Rs. 100k to Rs. 9.99 mln | 4.20% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.52% | 3.12% | 3.12% | 3.12% | 3.12% | 3.12% | 3.03% | 3.02% | 3.02% | 3.02% | 3.02% | 3.02% | 3.01% | 3.02% | 3.01% | 3.15% |
| 1 year - Rs. 10 mln to Rs. 99.99 mln | 4.95% | 3.68% | 3.68% | 3.68% | 3.68% | 3.68% | N/A | N/A | N/A | 3.26% | 3.26% | 3.26% | 3.27% | 3.26% | 3.17% | 3.16% | 3.16% | 3.16% | 3.16% | 3.16% | 3.15% | 3.16% | 3.16% | 3.30% |
| 1 year - Rs. 100 mln to Rs. 249.99 mln | 5.70% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 3.31% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1 year - Rs. 250 mln to Rs. 499.99 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1 year - 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2 years | 5.95% | 4.53% | 4.53% | 4.53% | 4.53% | 4.53% | 4.53% | 4.53% | 4.53% | 4.02% | 4.02% | 4.02% | 4.02% | 4.02% | 3.93% | 3.92% | 3.92% | 3.92% | 3.92% | 3.92% | 3.91% | 3.91% | 3.91% | 4.08% |
| 3 years | 6.20% | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% | 4.35% | 4.35% | 4.35% | 4.35% | 4.35% | 4.26% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.24% | 4.24% | 4.24% | 4.43% |
| 5 years | 6.70% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 4.77% | 4.77% | 4.77% | 4.78% | 4.77% | 4.68% | 4.67% | 4.67% | 4.67% | 4.67% | 4.67% | 4.66% | 4.67% | 4.66% | 4.87% |
| 7 years | 6.80% | 5.43% | 5.43% | 5.43% | 5.43% | 5.43% | 5.43% | 5.43% | 5.43% | 4.82% | 4.82% | 4.82% | 4.82% | 4.82% | 4.73% | 4.72% | 4.72% | 4.72% | 4.72% | 4.72% | 4.71% | 4.71% | 4.71% | 4.92% |
| **Half Yearly Payout Option** | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 year - Rs. 100k to Rs. 9.99 mln | 4.30% | 3.62% | 3.62% | 3.62% | 3.62% | 3.62% | 3.62% | 3.62% | 3.62% | 3.22% | 3.22% | 3.22% | 3.22% | 3.22% | 3.12% | 3.12% | 3.12% | 3.12% | 3.12% | 3.11% | 3.11% | 3.11% | 3.11% | 3.25% |
| 1 year - Rs. 10 mln to Rs. 99.99 mln | 5.05% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 3.21% | 3.20% | 3.34% |
| 1 year - Rs. 100 mln to Rs. 249.99 mln | 5.80% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2 years | 6.05% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.07% | 4.07% | 4.07% | 4.07% | 4.07% | 3.97% | 3.97% | 3.97% | 3.96% | 3.97% | 3.96% | 3.95% | 3.96% | 3.96% | 4.13% |
| 3 years | 6.30% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% | 4.40% | 4.40% | 4.40% | 4.40% | 4.40% | 4.30% | 4.30% | 4.30% | 4.29% | 4.30% | 4.29% | 4.28% | 4.29% | 4.29% | 4.48% |
| 5 years | 6.80% | 5.46% | 5.46% | 5.46% | 5.46% | 5.46% | 5.46% | 5.46% | 5.46% | 4.85% | 4.85% | 4.85% | 4.85% | 4.84% | 4.75% | 4.75% | 4.74% | 4.74% | 4.75% | 4.74% | 4.73% | 4.74% | 4.73% | 4.94% |
| 7 years | 7.00% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.11% | 5.11% | 5.10% | 5.11% | 5.10% | 5.01% | 5.01% | 5.00% | 5.00% | 5.01% | 5.00% | 4.99% | 5.00% | 4.99% | 5.21% |
| **FCY Deposits - AED,USD,EUR & GBP (Monthly Payout)** | | | | | | | | | | | | | | | | | | | | | | | | |
| Saving - Less than 500 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Saving - 500 to 499.99k | 0.12% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.11% |
| Saving - 500K and Above | | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.26% |
| 3 Months - 2k to 99.99k | 0.25% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.26% | 0.27% |
| 3 Months - 100k to 249.99k | 0.40% | 0.39% | 0.39% | 0.39% | 0.39% | 0.39% | 0.39% | 0.39% | 0.39% | 0.38% | 0.39% | 0.38% | 0.39% | 0.38% | 0.39% | 0.39% | 0.38% | 0.38% | 0.39% | 0.38% | 0.38% | 0.38% | 0.38% | 0.40% |
| 3 Months - 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 3 Months - 1 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 6 Months - 2k to 99.99k | 0.30% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.32% |
| 6 Months - 100k to 249.99k | 0.50% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 - 250k to 999.99k | | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.66% |
| 6 Months - 1 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1 Year - 2k to 99.99k | 0.40% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.44% |
| 1 Year - 100k to 249.99k | 0.60% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.58% | 0.60% |
| 1 Year - 250k to 999.99k | | N/A | N/A | 0.71% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 - 1 mln and above | | N/A | N/A | N/A | N/A | 0.80% | 0.80% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **FCY Deposits - AED,USD,EUR & GBP (Profit Maturity)** | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 Months - 2k to 99.99k | 0.30% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.31% | 0.33% |
| 3 Months - 100k to 249.99k | 0.45% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.44% | 0.43% | 0.43% | 0.43% | 0.43% | 0.46% |
| 3 Months - 250k to 999.99k | | N/A | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | N/A | N/A | 0.63% | 0.63% | N/A | 0.63% | N/A | N/A | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.00% | 0.00% |
| 3 Months - 1 Mn and Above | | 0.71% | 0.71% | 0.71% | N/A | 0.71% | 0.71% | N/A | N/A | N/A | N/A | 0.71% | 0.71% | N/A | N/A | N/A | N/A | 0.71% | 0.71% | 0.71% | 0.71% | 0.71% | 0.71% | 0.74% |
| 6 Months - 2k to 99.99k | 0.55% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.36% | 0.35% | 0.36% | 0.35% | 0.37% |
| 6 Months - 100k to 249.99k | | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.59% | 0.58% | 0.58% | 0.58% | 0.61% |
| 6 Months - 250k to 999.99k | | 0.76% | 0.76% | 0.76% | 0.76% | 0.76% | 0.76% | 0.76% | 0.76% | N/A | N/A | N/A | 0.00% | N/A | N/A | N/A | N/A | N/A | N/A | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 6 Months - 1 Mn and Above | | N/A | N/A | 0.84% | N/A | N/A | N/A | N/A | N/A | 0.84% | N/A | N/A | 0.00% | N/A | N/A | 0.84% | N/A | N/A | N/A | 0.84% | 0.00% | 0.84% | 0.84% | 0.88% |
| 1 Year - 2k to 99.99k | 0.65% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.53% |
| 1 Year - 100k to 249.99k | | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.70% |
| 1 Year - 250k to 999.99k | | N/A | N/A | N/A | N/A | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.86% |
| 1 Year - 1 Mn and Above | | 0.88% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0.88% | 0.00% | N/A | N/A | N/A | N/A | N/A | N/A | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

**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

Dubai Islamic Bank بنك دبي الإسلامي

**HISTORICAL RATE SHEET**

| Product / Tiers | Sep-19 | Aug-19 | Jul-19 | Jun-19 | May-19 | Apr-19 | Mar-19 | Feb-19 | Jan-19 | Dec-18 | Nov-18 | Oct-18 | Sep-18 | Aug-18 | Jul-18 | Jun-18 | May-18 | Apr-18 | Mar-18 | Feb-18 | Jan-18 | Dec-17 | Nov-17 | Oct-17 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **ADT 1 Tier Sukuk** | | | | | | | | | | | | | | | | | | | | | | | | |
| ADT 1 Tier Sukuk (Monthly) | 14.70% | 14.70% | 14.70% | 12.66% | 12.66% | 12.66% | 12.27% | 12.27% | 12.55% | 11.20% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Business Account (Semi-annual Payout)** | | | | | | | | | | | | | | | | | | | | | | | | |
| Rs. 1 & Above | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.04% | 0.05% |
| **Special Savings (Monthly Payout)** | | | | | | | | | | | | | | | | | | | | | | | | |
| Less than Rs. 500k | 2.50% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.00% | 2.00% | 2.00% | 1.90% | 1.83% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.80% |
| Rs. 500k to Rs. 999k | | 2.54% | 2.54% | 2.54% | 2.54% | 2.54% | 2.54% | 2.54% | 2.54% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.16% | 2.15% | 2.15% | 2.15% | 2.15% | 2.15% | 2.14% | 2.13% | 2.15% | 2.24% |
| Rs. 1 mln to Rs. 4.99 mln | 2.65% | 2.64% | 2.64% | 2.64% | 2.64% | 2.64% | 2.64% | 2.64% | 2.64% | 2.34% | 2.34% | 2.34% | 2.34% | 2.34% | 2.25% | 2.24% | 2.24% | 2.24% | 2.24% | 2.24% | 2.23% | 2.24% | 2.24% | 2.34% |
| Rs. 5 mln to Rs. 9.99 mln | | 2.74% | 2.74% | 2.74% | 2.74% | 2.74% | 2.74% | 2.74% | 2.74% | 2.43% | 2.43% | 2.43% | 2.43% | 2.43% | 2.34% | 2.33% | 2.33% | 2.33% | 2.33% | 2.33% | 2.32% | 2.33% | 2.33% | 2.43% |
| Rs. 10 mln to Rs. 24.99 mln | 3.20% | 3.34% | 3.34% | 3.34% | 3.34% | 3.34% | 3.34% | 3.34% | 3.34% | 2.97% | 2.97% | 2.97% | 2.97% | 2.97% | 2.87% | 2.87% | 2.87% | 2.87% | 2.87% | 2.87% | 2.86% | 2.86% | 2.86% | 2.99% |
| Rs. 25 mln to Rs. 49.99 mln | | 3.42% | 3.42% | 3.42% | 3.42% | 3.42% | 3.42% | 3.42% | 3.42% | 3.04% | 3.04% | 3.04% | 3.04% | 3.04% | 2.95% | 2.94% | 2.94% | 2.94% | 2.94% | 2.94% | 2.93% | 2.94% | 2.93% | 3.07% |
| Rs 50 mln to Rs. 99.99 mln | | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 3.15% | 3.15% | 3.15% | 3.15% | 3.15% | 3.05% | 3.05% | 3.05% | 3.05% | 3.05% | 3.05% | 3.04% | 3.04% | 3.04% | 3.18% |
| Rs. 100 mln to Rs. 249.99 mln | 3.65% | 3.70% | 3.70% | 3.70% | 3.70% | 3.70% | 3.70% | 3.70% | 3.70% | 3.28% | 3.28% | 3.28% | 3.28% | 3.28% | 3.19% | 3.18% | 3.18% | 3.18% | 3.18% | 3.18% | 3.17% | 3.18% | 3.17% | 3.32% |
| Rs. 250 mln to Rs. 499.99 mln | | 3.85% | 3.85% | N/A | 3.85% | 3.85% | N/A | 3.85% | 3.85% | 3.42% | 3.42% | 3.42% | 3.42% | N/A | 3.32% | 3.32% | 3.32% | 3.32% | 3.32% | 3.31% | 3.31% | 3.31% | 3.31% | 3.46% |
| Rs. 500 mln to Rs. 999.99 mln | | 3.90% | 3.90% | 3.90% | 3.90% | 3.90% | 3.90% | 3.90% | 3.90% | 3.46% | 3.46% | 3.46% | 3.46% | 3.46% | 3.37% | N/A | 3.36% | N/A | 3.36% | N/A | N/A | N/A | N/A | N/A |
| Rs. 1 bln and above | | N/A | 3.95% | N/A | 3.95% | N/A | N/A | N/A | N/A | 3.51% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Enhanced Saving (Monthly Payout)** | | | | | | | | | | | | | | | | | | | | | | | | |
| Less than Rs. 1 mln | 2.50% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.00% | 2.00% | 2.00% | 1.90% | 1.83% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.73% | 1.80% |
| Rs. 1 mln to Rs. 4.99 mln | 2.65% | 2.30% | 2.30% | 2.30% | 2.30% | 2.30% | 2.30% | 2.30% | 2.30% | 2.05% | 2.05% | 2.05% | 2.05% | 2.04% | 1.93% | 1.93% | 1.93% | 1.94% | 1.93% | 1.94% | 1.94% | 1.94% | 1.94% | 2.03% |
| Rs. 5 mln to Rs. 9.99 mln | | 2.33% | 2.33% | 2.33% | 2.33% | 2.33% | 2.33% | 2.33% | 2.33% | 2.07% | 2.07% | 2.07% | 2.07% | 2.07% | 1.98% | 1.97% | 1.97% | 1.97% | 1.97% | 1.97% | 1.97% | 1.97% | 1.97% | 2.06% |
| Rs. 10 mln to Rs. 24.99 mln | 2.75% | 2.40% | 2.40% | 2.40% | 2.40% | 2.40% | 2.40% | 2.40% | 2.40% | 2.14% | 2.14% | 2.14% | 2.14% | 2.13% | 2.04% | 2.04% | 2.03% | 2.03% | 2.04% | 2.03% | 2.03% | 2.03% | 2.03% | 2.12% |
| Rs 25 mln to Rs. 49.99 mln | | 2.51% | 2.51% | 2.51% | 2.51% | 2.51% | 2.51% | 2.51% | 2.51% | 2.23% | 2.23% | 2.23% | 2.23% | 2.23% | 2.13% | 2.13% | 2.13% | 2.13% | 2.13% | 2.13% | 2.12% | 2.13% | 2.12% | 2.22% |
| Rs. 50 mln to Rs. 99.99 mln | | 2.69% | 2.69% | 2.69% | 2.69% | 2.69% | 2.69% | 2.69% | 2.69% | 2.39% | 2.39% | 2.39% | 2.39% | 2.39% | 2.29% | 2.29% | 2.29% | 2.29% | 2.29% | 2.28% | 2.28% | 2.28% | 2.28% | 2.38% |
| Rs. 100 mln to Rs. 250 mln | | 2.74% | 2.74% | 2.74% | N/A | 2.74% | 2.74% | 2.74% | 2.74% | 2.43% | 2.43% | 2.43% | 2.43% | 2.43% | 2.34% | 2.33% | 2.33% | 2.33% | N/A | 2.33% | 2.32% | 2.33% | 2.32% | 2.43% |
| Rs. 250 mln to Rs. 500 mln | 3.75% | N/A | N/A | 2.79% | 2.79% | N/A | N/A | N/A | N/A | 2.48% | 2.48% | N/A | N/A | 2.48% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rs. 500 mln to Rs. 1 bln | | N/A | N/A | 2.99% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 2.56% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rs. 1 bln and above | | 3.11% | N/A | 3.11% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Premium Term Deposit (Profit at Maturity)** | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Month Rs. 2.5 mln to Rs. 9.99 mln | 5.00% | 4.81% | 4.81% | 4.81% | 4.81% | 4.81% | 4.81% | 4.81% | 4.81% | 4.27% | 4.27% | 4.27% | 4.27% | 4.27% | 4.18% | 4.17% | 4.17% | 4.17% | 4.17% | 4.17% | 4.16% | 4.16% | 4.16% | 4.35% |
| 1 Month Rs. 10 mln to Rs. 19.99 mln | | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.36% | 4.35% | 4.35% | 4.35% | 4.35% | 4.34% | 4.33% | 4.34% | 4.34% | 4.53% |
| 1 MonthRs. 20 mln to Rs. 29.99 mln | | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.36% | 4.35% | 4.35% | 4.35% | 4.35% | 4.34% | 4.33% | 4.34% | 4.34% | 4.53% |
| 1 Month Rs. 30 mln to Rs. 39.99 mln | | N/A | 5.01% | N/A | N/A | N/A | N/A | N/A | N/A | 4.45% | 4.45% | 4.45% | 4.45% | N/A | N/A | N/A | N/A | 4.35% | 4.35% | 4.34% | 4.33% | 4.34% | N/A | 4.53% |
| 1 Month Rs. 40 mln to Rs. 49.99 mln | | N/A | N/A | N/A | N/A | N/A | N/A | 5.01% | 5.01% | 4.45% | 4.45% | 4.45% | 4.45% | N/A | N/A | N/A | N/A | N/A | N/A | 4.34% | N/A | N/A | N/A | N/A |
| 1 Month Rs 50 mln to Rs. 59.99 mln | 5.25% | N/A | 5.16% | N/A | N/A | N/A | N/A | N/A | N/A | 4.58% | 4.58% | 4.58% | 4.59% | 4.58% | 4.49% | N/A | N/A | N/A | N/A | 4.48% | N/A | N/A | N/A | N/A |
| 1 Month Rs 60 mln to Rs. 69.99 mln | | N/A | 5.16% | 5.16% | 5.16% | 5.16% | N/A | N/A | N/A | N/A | 4.58% | 4.58% | 4.59% | 4.58% | 4.49% | 4.48% | 4.48% | 4.48% | 4.48% | 4.48% | 4.47% | 4.48% | 4.47% | 4.67% |
| 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 | N/A | N/A | N/A | 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 80 mln to Rs. 89.99 mln | | N/A | N/A | N/A | 5.16% | 5.16% | N/A | N/A | N/A | N/A | N/A | N/A | 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 | | 5.16% | N/A | 5.16% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 | 5.26% | N/A | N/A | N/A | N/A | N/A | N/A | 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 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 | 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 | 5.50% | 5.26% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 | 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 | 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 | 5.10% | 5.06% | 5.06% | 5.06% | 5.06% | 5.06% | 5.06% | 5.06% | 5.06% | 4.49% | 4.49% | 4.49% | 4.50% | 4.49% | 4.40% | 4.39% | 4.39% | 4.39% | 4.39% | 4.39% | 4.38% | 4.39% | 4.38% | 4.58% |
| 3 Month Rs. 10 mln to Rs. 19.99 mln | | 5.16% | 5.16% | 5.16% | 5.16% | 5.16% | 5.16% | 5.16% | 5.16% | 4.58% | 4.58% | 4.58% | 4.59% | 4.58% | 4.49% | 4.48% | 4.48% | 4.48% | 4.48% | 4.48% | 4.47% | 4.48% | 4.47% | 4.67% |
| 3 MonthRs. 20 mln to Rs. 29.99 mln | | 5.16% | N/A | 5.16% | 5.16% | 5.16% | 5.16% | 5.16% | N/A | N/A | 4.58% | 4.58% | 4.59% | 4.58% | 4.49% | 4.48% | 4.48% | 4.48% | 4.48% | 4.48% | 4.47% | 4.48% | 4.47% | 4.67% |
| 3 Month Rs. 30 mln to Rs. 39.99 mln | | N/A | 5.16% | 5.16% | 5.16% | 5.16% | N/A | 5.16% | 5.16% | 4.58% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 4.47% | N/A | N/A | N/A |
| 3 Month Rs. 40 mln to Rs. 49.99 mln | | N/A | N/A | 5.16% | N/A | N/A | N/A | N/A | N/A | 4.58% | 4.58% | 4.58% | 4.59% | 4.58% | 4.49% | 4.48% | 4.48% | 4.48% | 4.48% | 4.48% | 4.47% | 4.48% | 4.47% | 4.67% |
| 3 Month Rs 50 mln to Rs. 59.99 mln | 5.35% | N/A | N/A | 5.26% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 4.67% | 4.67% | 4.58% | 4.57% | 4.57% | 4.57% | 4.57% | 4.57% | 4.56% | 4.57% | 4.56% | 4.77% |
| 3 Month Rs 60 mln to Rs. 69.99 mln | | N/A | N/A | N/A | N/A | N/A | 5.26% | 5.26% | 5.26% | 4.67% | 4.67% | 4.67% | 4.67% | 4.67% | 4.58% | 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 | N/A | N/A | 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 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 | 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 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 | 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 | N/A | N/A | N/A | N/A | N/A | 4.81% | 4.72% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 3 Month Rs 150 mln to Rs. 199.99 mln | 5.60% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 | 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 | 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 | 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 | 5.20% | 5.16% | 5.16% | 5.16% | 5.16% | 5.16% | 5.16% | 5.16% | 5.16% | 4.58% | 4.58% | 4.58% | 4.59% | 4.58% | 4.49% | 4.48% | 4.48% | 4.48% | 4.48% | 4.48% | 4.47% | 4.48% | 4.47% | 4.67% |
| 6 Month Rs. 10 mln to Rs. 19.99 mln | | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 4.81% | 4.81% | 4.81% | 4.81% | 4.81% | 4.72% | 4.71% | 4.71% | 4.70% | 4.71% | 4.70% | 4.69% | 4.70% | 4.70% | 4.91% |
| 6 Month Rs. 20 mln to Rs. 29.99 mln | | 5.41% | N/A | N/A | N/A | 5.41% | N/A | N/A | N/A | 4.81% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 4.70% | 4.70% | 4.69% | 4.70% | 4.70% | 4.91% |
| 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 | N/A | N/A | N/A | 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. 40 mln to Rs. 49.99 mln | 5.45% | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 4.81% | 4.81% | 4.81% | 4.81% | 4.81% | 4.72% | 4.71% | 4.71% | 4.70% | 4.71% | 4.70% | 4.69% | 4.70% | 4.70% | 4.91% |
| 6 Month Rs 50 mln to Rs. 59.99 mln | | N/A | N/A | N/A | 5.52% | N/A | N/A | N/A | N/A | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% | 4.80% | 4.80% | 4.80% | N/A | N/A | N/A | N/A | N/A | 4.78% | N/A |
| 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 | 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 | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 4.78% | 4.79% | 4.78% | 5.00% |
| 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 | 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 | 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 | N/A | N/A | N/A | 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 150 mln to Rs. 199.99 mln | 5.70% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 | 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 | 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 | N/A | N/A | N/A | 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. 2.5 mln to Rs. 9.99 mln | 6.50% | 5.48% | 5.48% | 5.48% | 5.48% | 5.48% | 5.48% | 5.48% | 5.48% | 4.87% | 4.87% | 4.87% | 4.87% | 4.87% | 4.78% | 4.77% | 4.77% | 4.77% | 4.77% | 4.76% | 4.75% | 4.76% | 4.76% | 4.97% |
| 12 Month Rs. 10 mln to Rs. 19.99 mln | | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 4.97% | 4.97% | 4.97% | 4.98% | 4.97% | 4.88% | 4.87% | 4.87% | 4.87% | 4.87% | 4.87% | 4.86% | 4.86% | 4.86% | 5.08% |
| 12 Month Rs. 20 mln to Rs. 29.99 mln | | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 4.97% | 4.97% | 4.97% | 4.98% | N/A | N/A | N/A | N/A | N/A | 4.87% | 4.87% | 4.86% | 4.86% | 4.86% | 5.08% |
| 12 Month Rs. 30 mln to Rs. 39.99 mln | | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 4.97% | 4.97% | 4.97% | 4.98% | 4.97% | 4.88% | 4.87% | 4.87% | 4.87% | 4.87% | 4.87% | 4.86% | 4.86% | 4.86% | 5.08% |
| 12 Month Rs. 40 mln to Rs. 49.99 mln | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 4.97% | 4.97% | 4.97% | 4.98% | 4.97% | 4.88% | 4.87% | 4.87% | 4.87% | 4.87% | 4.87% | 4.86% | 4.86% | 4.86% | 5.08% |
| 12 Month Rs 50 mln to Rs. 59.99 mln | 6.60% | 5.79% | 5.79% | 5.79% | 5.79% | N/A | N/A | N/A | N/A | N/A | N/A | 5.15% | 5.15% | 5.15% | 5.06% | 5.05% | 5.05% | 5.05% | 5.05% | 5.05% | 5.04% | 5.04% | 5.04% | 5.26% |
| 12 Month Rs 60 mln to Rs. 69.99 mln | | N/A | N/A | N/A | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.15% | 5.15% | 5.15% | 5.15% | 5.15% | 5.06% | 5.05% | 5.05% | 5.05% | N/A | N/A | N/A | N/A | 5.04% | 5.26% |
| 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 | 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 | 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 | 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 | 6.75% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 5.24% | N/A | N/A | N/A | N/A | N/A | N/A | 5.46% |
| 12 Month Rs 150 mln to Rs. 199.99 mln | 6.90% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 | 7.05% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 Rs. 499.99 | 7.20% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Premium Term Deposit (Monthly Payout)** | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 Month Rs. 2.5 mln to Rs. 9.99 mln | 6.25% | 5.27% | 5.27% | 5.27% | 5.27% | 5.27% | 5.27% | 5.27% | 5.27% | 4.68% | 4.68% | 4.68% | 4.68% | 4.68% | 4.59% | 4.58% | 4.58% | 4.58% | 4.58% | 4.58% | 4.57% | 4.57% | 4.57% | 4.77% |
| 12 Month Rs. 10 mln to Rs. 19.99 mln | | 5.43% | 5.43% | 5.43% | 5.43% | 5.43% | 5.43% | 5.43% | 5.43% | 4.82% | 4.82% | 4.82% | 4.82% | 4.82% | 4.73% | 4.72% | 4.72% | 4.72% | 4.72% | 4.72% | 4.71% | 4.71% | 4.71% | 4.92% |
| 12 Month Rs. 20 mln to Rs. 29.99 mln | | 5.43% | N/A | N/A | 5.43% | 5.43% | 5.43% | N/A | 5.43% | 4.82% | 4.82% | 4.82% | 4.82% | 4.82% | 4.73% | 4.72% | 4.72% | 4.72% | 4.72% | 4.72% | 4.71% | 4.71% | 4.71% | 4.92% |
| 12 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 | N/A | 4.82% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 4.71% | 4.71% | 4.71% | 4.92% |
| 12 Month Rs. 40 mln to Rs. 49.99 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 | 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 50 mln to Rs. 59.99 mln | 6.35% | N/A | N/A | N/A | N/A | N/A | N/A | 5.64% | 5.64% | 5.01% | 5.01% | 5.01% | 5.01% | 5.01% | 4.92% | 4.91% | 4.91% | 4.91% | 4.91% | 4.91% | 4.90% | 4.90% | 4.90% | 5.12% |
| 12 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 4.90% | 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 | 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 | 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 | 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 | 6.50% | N/A | N/A | N/A | 5.74% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 | 6.65% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 | 6.80% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 | 6.95% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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