

LUCTORICAL BATE CHEET	The second secon																							
HISTORICAL RATE SHEET Product / Tiers	Dec-19	Nov-19	Oct-19	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-19	Nov-19	Oct-19	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
Savings Regular (Monthly Payout) Less than Rs. 100k	_				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%
Rs. 100k upto Rs. 499.99k	3.00%	2.70%	2.60%	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%	1.84%	1.73%	1.73%	1.73%	1.73%	1.74%	1.73%	1.73%
Rs. 500k and above		, i		-	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%
Savings Plus (Monthly Payout)																								
Less than Rs. 500k	3.00%	2.70%	2.60%	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%
Rs. 500k to Rs. 999k Rs. 1 mln to Rs. 4.99 mln	3.05%	2.75%	2.65%	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% 2.03%	1.95% 2.03%	1.95% 2.03%	1.95% 2.03%	1.95% 2.02%	1.95% 2.02%
Rs. 5 mln to Rs. 9.99 mln	3.10%	2.80%	2.70%	2.60%	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%
Rs. 10 mln to Rs. 24.99 mln Rs. 25 mln to Rs. 49.99 mln	3.20%	2.90%	2.80%	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%	2.28%	2.27%
Rs 50 min to Rs. 49.99 min					3.00%	3.00%	2.77% 3.00%	2.77% 3.00%	2.77% 3.00%	2.77% 3.00%	3.00%	2.77% 3.00%	2.46%	2.46%	2.46%	2.46%	2.40%	2.36%	2.36% 2.56%	2.36% 2.56%	2.36%	2.36%	2.56%	2.35% 2.56%
Rs. 100 min to Rs. 249.99 min	İ				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%
Rs. 250 min to Rs. 499.99 min Rs. 500 min to Rs. 999.99 min	3.60%	3.30%	3.20%	3.10%	3.19%	N/A	N/A	N/A	N/A	N/A N/A	N/A													
Rs. 1 hln and above	ł				N/A N/A	N/A 2 04%	N/A N/A	2.82% N/A	N/A N/A	N/A N/A	N/A N/A													
E-Savings (Quarterly Payout)					N/A	2.9476	N/A																	
Less than Rs. 10k	3.00%	2.70%	2.60%	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%
Rs. 10k to Rs. 99.99k	4.40%	4.10%	4.10%	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%
Rs. 100k to Rs. 4.99 million Rs. 5 million & above	5.90%	5.60%	5.60%	5.50%	4.00% N/A	3-55% N/A	3-55% N/A	3.55%	3-55% N/A	3-55% N/A	3.46% N/A	3.45% N/A	3-45% N/A	3-45% N/A	3.45% N/A	3.45% N/A	3.44% N/A							
Fixed Deposits					21/21	24/22	14/11	14/11	14/14	14/11	19/11	24/24	24/22	23/22	0.00%	24/21	11/21	14/11	24/24	15/21	14/11	11/11	25/25	14/21
Profit at Maturity Option																								
1 Month - Rs.100k to Rs. 999k 1 Month - Rs.1 min to Rs.4.99 min	3-35%	3-35%	3.35%	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% 2.60%	2.55% 2.60%	2.55%
1 Month - Rs.1 min to Rs.4.99 min 1 Month - Rs.5 min to Rs.9.99 min	3.60%	3.60%	3.60%	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%	2.63%	2.62%	2.62%	2.62%	2.62%	2.62%	2.59%
1 Month - Rs.10 mln to Rs.49.99 mln	3.85%	3.85%	3.85%	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%
1 Month - Rs.50 mln to Rs.99.99 mln 1 Month - Rs. 100 mln and above	N/A	N/A	4.10%	4.00%	3.49%	3.49% N/A	3.49%	3-49%	3.49%	N/A N/A	N/A N/A	3.49%	3.10%	N/A N/A	3.10% N/A	3.11% N/A	3.10% N/A	3.01% N/A	3.00%	3.00% N/A	3.00% N/A	3.00%	N/A N/A	N/A 3.06%
1 Month - Rs. 100 min and above 3 Month - Rs.100k to Rs. 999k	N/A 3.45%	N/A 3-45%	3.45%	4.00% 3.35%	3.57%	N/A 3.04%	3.57%	3.57%	3.57%	N/A 3.04%	N/A 3.04%	3.57% 3.04%	3.17% 2.70%	N/A 2.70%	N/A 2.70%	N/A 2.70%	N/A 2.70%	N/A 2.60%	3.07% 2.60%	N/A 2.60%	N/A 2.60%	3.07% 2.60%	N/A 2.60%	2.59%
3 Month - Rs.1mln to Rs.4.99 mln	3.70%	3.70%	3.70%	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%
3 Month - Rs.5 min to Rs.9.99 min 3 Month - Rs.10 min to Rs.49.99 min				_	3.09%	3.09%	3.09%	3.09%	3.09%	3.09%	3.09%	3.09%	2.74% 3.06%	2.74% 3.06%	2.74% 3.06%	2.75% 3.06%	2.74% 3.06%	2.65%	2.65% 2.96%	2.64%	2.64%	2.65%	2.64% 2.96%	2.64%
3 Month - Rs.50 mln to Rs.99.99 mln	3.95%	3-95%	3.95%	3.85%	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
3 Month - Rs. 100 mln and above 6 Month - Rs 100k to Rs. 999k	4.20%	4.20%	4.20%	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%
6 Month - Rs.100k to Rs. 999k 6 Month - Rs.1mln to Rs.4.99 mln	3.55%	3.55%	3-55%	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%
6 Month - Rs.5 mln to Rs.9.99 mln	3.80%	3.80%	3.80%	3.70%	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%
6 Month - Rs.10 mln to Rs.49.99 mln 6 Month - Rs.50 mln to Rs.99.99 mln	4.05%	4.05%	4.05%	3.95%	3.50%	3.50%	3.50%	3.50%	3.50% N/A	3.50% N/A	3-50% N/A	3.50% N/A	3.10% N/A	3.10% N/A	3.10% N/A	3.11%	3.10%	3.01%	3.00%	3.00%	3.00%	3.00%	3.00% N/A	2.99% N/A
6 Month - Rs.100 mln to 199.99 mln	N/A	N/A	4.30%	4.20%	3-95% N/A	3.95% N/A	3.95% N/A	N/A	3-5176 N/A	3-55%	3.46%	N/A	N/A	N/A	N/A	N/A	N/A							
6 Month - Rs. 200 mln and above					N/A	3.45%	N/A	N/A	N/A	N/A	N/A													
1 year - Rs. 100k to Rs. 9.99 mln 1 year - Rs. 10 mln to Rs. 99.99 mln	4.60%	4.60% 5.35%	4.60% 5.35%	4.50% 5.25%	3.84% 4.05%	3.84% 4.05%	3.84%	3.84% 4.05%	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%
1 year - Rs. 100 mln to Rs. 249.99 mln	0.00		0.00		N/A	4.15%	4.15%	N/A	4.05% N/A	4.05% N/A	N/A	4.05% N/A	3-59% N/A	N/A	3.69%	3.69%	3.69%	3.59%	3.59%	3,59%	3.59%	3.49% N/A	N/A	3.48% N/A
1 year - Rs. 250 min to Rs. 499.99 min	6.10%	6.10%	6.10%	6.00%	N/A	N/A N/A	N/A	N/A	N/A	N/A	N/A	N/A N/A	N/A	N/A	N/A 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 2 Years	6.35%	6.35%	6.35%	6.25%	N/A 4.69%	N/A 4.69%	4.36%	N/A 4.69%	N/A 4.69%	N/A 4.69%	N/A 4.69%	N/A 4.69%	N/A 4.16%	N/A 4.16%	N/A 4.16%	N/A 4.16%	N/A 4.16%	N/A 4.07%	3.78% 4.06%	N/A 4.06%	N/A 4.06%	N/A 4.06%	N/A 4.06%	N/A 4.05%
3 Years	6.60%	6.60%	6.60%	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%
5 Years 7 Years	7.10%	7.10%	7.10%	7.00%	5-75%	5.75%	5.75%	5.75%	5-75% 5.96%	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% 5.18%
Monthly Payout Ontion	7.60%	7.60%	7.60%	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%
1 year - Rs. 100k to Rs. 9.99 mln	4.20%	4.20%	4.20%	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%
1 year - Rs. 10 mln to Rs. 99.99 mln 1 year - Rs. 100 mln to Rs. 249.99 mln	4.95% 5.70%	4.95% 5.70%	4.95% 5.70%	4.85% 5.60%	3.68% N/A	3.68%	3.68% N/A	3.68% N/A	3.68% N/A	3.68% N/A	3.68% N/A	3.68% N/A	3.26% N/A	3.26% N/A	3.26% N/A	3.27% N/A	3.26% N/A	3.17% N/A	3.16% N/A	3.16% N/A	3.16% N/A	3.16% N/A	3.16% N/A	3.15% N/A
2 years	5.95%	5.95%	5-95%	5.85%	4.47%	4.47%	4.47%	N/A 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 years	6.20%	6.20%	6.20%	6.10%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4-35% 4.68%	4-35%	4.35% 4.68%	4-35%	4-35% 4.68%	4.26%	4.25%	4.25%	4.25%	4.25%	4.25%	4.24%
5 years	6.70%	6.70%	6.70%	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% 4.67%	4.57%
Quarterly Payout Option	0./5/0	0./5/6	0./5/6	0.0576	5.30%	5.30%	3-3070	5-3076	5.30%	5.30%	5-30%	5.30%	4-///0	4-///0	4-///6	4./6/6	4///0	4.00%	4.0/76	4.0/76	4.0//8	4.0/76	4.0//6	4.00%
1 year - Rs. 100k to Rs. 9.99 mln	4.30%	4.30%	4.30%	4.20%	3.52%	3.52%	3.52%	3.52%	3-52%	3.52% N/A	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%
1 year - Rs. 10 mln to Rs. 99.99 mln 1 year - Rs. 100 mln to Rs. 249.99 mln	5.05%	5.05%	5-05%	4.95%	3.68% N/A	3.68% N/A	3.68% N/A	3.68% N/A	3.68% N/A	N/A N/A	N/A N/A	N/A N/A	3.26% N/A	3.26% N/A	3.26% N/A	3.27% N/A	3.26% N/A	3.17% N/A	3.16%	3.16% N/A	3.16% N/A	3.16% N/A	3.16% N/A	3.15% N/A
1 year - Rs. 250 mln to Rs. 499.99 mln	5.80%	5.80%	5.80%	5.70%	N/A																			
1 year - Rs. 500 mln and above*			4 . 4/		N/A																			
2 years 3 years	6.05%	6.05%	6.05%	5-95% 6.20%	4-53% 4.90%	4-53% 4-90%	4.53% 4.90%	4.53% 4.90%	4.53% 4.90%	4-53% 4-90%	4.53% 4.90%	4.53% 4.90%	4.02% 4.35%	4.02%	4.02% 4.35%	4.02% 4.35%	4.02%	3.93% 4.26%	3.92% 4.25%	3.92% 4.25%	3.92%	3.92% 4.25%	3.92% 4.25%	3.91% 4.24%
5 years	6.80%	6.80%	6.80%	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%
7 years Half Yearly Payout Option	6.90%	6.90%	6.90%	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%
1 year - Rs. 100k to Rs. 9.99 mln	4.40%	4.40%	4.40%	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%
1 year - Rs. 10 mln to Rs. 99.99 mln	5.15%	5.15%	5.15%	5.05%	N/A																			
1 year - Rs. 100 mln to Rs. 249.99 mln 2 years	0.00% 6.15%	0.00% 6.15%	5.90% 6.15%	5.80%	N/A 4.58%	N/A 4.07%	N/A 4.07%	N/A 4.07%	N/A 4.07%	N/A 4.07%	N/A 3.97%	N/A 3.97%	N/A 3-97%	N/A 3.96%	N/A 3.97%	N/A 3.96%	N/A 3-95%							
3 years	6.40%	6.40%	6.40%	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%
5 years 7 years	6.90% 7.10%	6.90% 7.10%	6.90% 7.10%	6.80% 7.00%	5.46%	5.46%	5.46% 5.75%	5-46%	5.46% 5.75%	5.46%	5.46%	5-46%	4.85% 5.11%	4.85% 5.11%	4.85% 5.10%	4.85% 5.11%	4.84% 5.10%	4.75% 5.01%	4.75% 5.01%	4.74% 5.00%	4.74% 5.00%	4.75% 5.01%	4.74% 5.00%	4.73%
FCY Deposits - AED, USD, EUR & GBP (Mo	7.10% onthly Payou	7.10% t)	7.10%	7.00%	5-75%	5-75%	5-/5%	5-/5%	5-7579	5-/5%	5-/5%	5:/576	5-1176	5.1176	5.10%	5-1176	5-10%	5.01%	5.01%	5.00%	5.00%	5.01%	5.00%	4.99%
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%	0.12%	0.12%	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%
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%
3 Months - 2k to 99.99k 3 Months - 100k to 249.99k	0.25%	0.25%	0.25%	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%
3 Months - 250k to 999.99k	0.40%	0.40%	0.40%	0.40%	N/A	0.39% N/A	0.39% N/A	N/A	N/A	0.39% N/A	N/A													
3 Months - 1 mln and above					N/A																			
6 Months - 2k to 99.99k 6 Months - 100k to 249.99k	0.30%	0.30%	0.30%	0.30%	0.31% N/A	0.31% N/A	0.31% N/A	0.31% N/A	0.31% N/A	0.31% N/A	0.31%	0.31% N/A												
6 Months - 100k to 249.99k 6 Months - 250k to 999.99k	0.50%	0.50%	0.50%	0.50%	N/A 0.63%																			
6 Months - 1 mln and above					N/A																			
1 Year - 2k to 99.99k	0.40%	0.40%	0.40%	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%
1 Year - 100k to 249.99k 1 Year - 250k to 999.99k	0.60%	0.60%	0.60%	0.60%	0.58% N/A	0.58% N/A	0.58%	0.58% N/A																
1 Year - 2 Suk to 999.99k 1 Year - 1 mln and above	0.00%	0.30%	0.00%	0.00%	N/A	N/A	0./1% 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	N/A	N/A
FCY Deposits - AED,USD,EUR & GBP (Pro	fit Maturity)																						
3 Months - 2k to 99.99k	0.30%	0.30%	0.30%	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%
3 Months - 100k to 249.99k	0.45%	0.45%	0.45%	0.45%	0.44% N/A	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%	0.44% N/A	0.44% N/A	0.44%	0.44%	0.44% N/A	0.44%	0.44% N/A	0.44% N/A	0.44%	0.44%	0.43%	0.43%
3 Months - 250k to 999.99k 3 Months - 1 Mn and Above	0.45%	0.45%	0.45%	0.45%	N/A 0.71%	0.63%	0.63%	0.63% N/A	0.63%	0.63%	0.63% N/A	0.63% N/A	N/A N/A	N/A N/A	0.63%	0.63%	N/A N/A	0.63% N/A	N/A N/A	N/A N/A	0.63%	0.63%	0.63%	0.63%
6 Months - 2k to 99.99k	0.35%	0.35%	0.35%	0.35%	0.71%	0.71%	0.71%	0.36%	0.71%	0.71%	0.36%	0.36%	0.36%	0.36%	0.71%	0.71%	0.36%	0.36%	0.36%	0.36%	0.71%	0.71%	0.71%	0.71%
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%
6 Months - 250k to 999.99k	0.55%	0.55%	0.55%	0.55%	0.76% N/A	0.76%	0.76%	0.76% N/A	0.76% N/A	0.76% N/A	0.76%	0.76%	N/A	N/A N/A	N/A	0.00%	N/A	N/A	N/A	N/A	N/A	N/A N/A	0.00%	0.00%
6 Months - 1 Mn and Above 1 Year - 2k to 99.99k	0.45%	0.45%	0.45%	0.45%	N/A 0.50%	N/A 0.50%	0.84%	N/A 0.50%	N/A 0.50%	N/A 0.50%	N/A 0.50%	N/A 0.50%	0.84%	N/A 0.50%	N/A 0.50%	0.00%	N/A 0.50%	N/A 0.50%	0.84%	N/A 0.50%	N/A 0.50%	N/A 0.50%	0.84%	0.00%
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%
1 Year - 250k to 999.99k	0.65%	0.65%	0.65%	0.65%	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%
1 Year - 1 Mn and Above					0.88%	N/A	0.88%	0.00%	N/A	N/A	N/A	N/A	N/A	N/A	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 Bs. 100 million and above needs piors approval from Head-Office
24/7 Dubai Islamic Phone Banking Service: 111-786-DIB



HISTORICAL RATE SHEET																								
Product / Tiers	Dec-19	Nov-19	Oct-19	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
ADT 1 Tier Sukuk																								
ADT 1 Tier Sukuk (Monthly)	15.60%	15.60%	15.60%	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
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%	0.04%
Special Savings (Monthly Payout)	0.04%	0.04%	0.04%	0.04%	0.04%	0.04/6	0.04%	0.0476	0.04%	0.04%	0.0476	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.0476	0.0476	0.04%	0.0476	0.04%	0.04%	0.04%
Less than Rs. 500k Rs. 500k to Rs. 999k	3.00%	2.70%	2.60%	2.50%	2.25%	2.25%	2.25% 2.54%	2.25% 2.54%	2.25% 2.54%	2.25% 2.54%	2.25% 2.54%	2.25%	2.00%	2.00%	2.00%	1.90% 2.25%	1.83%	1.73% 2.16%	1.73% 2.15%	1.73%	1.73% 2.15%	1.73% 2.15%	1.73% 2.15%	1.73% 2.14%
Rs. 1 min to Rs. 4.99 min	3.15%	2.85%	2.75%	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%
Rs. 5 min to Rs. 9.99 min Rs. 10 min to Rs. 24.99 min					2.74% 3.34%	2.74%	2.74%	2.74%	2.74%	2.74% 3-34%	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%
Rs. 25 mln to Rs. 49.99 mln	3.70%	3.40%	3.30%	3.20%	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%
Rs 50 min to Rs. 99.99 min Rs 100 min to Rs 249 99 min	4.15%				3.70%	3.55%	3-55%	3.55%	3.55%	3-55%	3.70%	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%
Rs. 250 mln to Rs. 499.99 mln		3.85%	3.75%	3.65%	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%
Rs. 500 min to Rs. 999.99 min Rs. 1 bin and above					3.90% N/A	3.90%	3.90% N/A	3.90%	3.90% N/A	3.90% N/A	3.90% N/A	3.90% N/A	3.46%	3.46% N/A	3.46% N/A	3.46% N/A	3.46% N/A	3-37% N/A	N/A N/A	3-36% N/A	N/A N/A	3.36% N/A	N/A N/A	N/A N/A
Enhanced Saving (Monthly Payout)						373.0	2.722	3-93	1,711	3,722	3,733	2.7.2	3-04-10	2,722		1,717	2,722	14,11	-1/12	2,722	1,711		- 17.1	3.733
Less than Rs. 1 mln Rs. 1 mln to Rs. 4.99 mln	3.00%	2.70%	2.60%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25% 2.30%	2.25% 2.30%	2.25%	2.00%	2.00%	2.00%	1.90% 2.05%	1.83%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%
Rs. 5 min to Rs. 9.99 min	3.15%	2.85%	2.75%	2.65%	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%
Rs. 10 mln to Rs. 24.99 mln Rs 25 mln to Rs. 49.99 mln	3.25%	2.95%	2.85%	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%
Rs. 50 mln to Rs. 99.99 mln	4.25%				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%
Rs. 100 min to Rs. 250 min Rs. 250 min to Rs. 500 min		3.95%	3.85%	3-75%	2.74% N/A	2.74% N/A	2.74%	N/A 2.79%	2.74% N/A	2.74% N/A	2.74% N/A	2.74% N/A	2.43%	2.43%	2.43% N/A	2.43% N/A	2.43%	2.34% N/A	2.33% N/A	2.33% N/A	2.33% N/A	N/A N/A	2.33% N/A	2.32% N/A
Rs. 500 mln to Rs. 1 bln Rs. 1 bln and above					N/A	N/A N/A	2.99%	N/A N/A	2.56% N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A									
Rs. 1 bin and above Premium Term Deposit (Profit at Maturity)					3.11%	N/A	3.11%	N/A	N/A	N/A	N/A	N/A	N/A	N/A										
1 Month Rs. 2.5 mln to Rs. 9.99 mln	5.10%	5.10%	5.10%	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%
1 Month Rs. 10 min to Rs. 19.99 min 1 MonthRs. 20 min to Rs. 29.99 min	ł				5.01% 5.01%	5.01% 5.01%	5.01%	5.01% 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% 4.45%	4.45% 4.45%	4-45% 4-45%	4.36% 4.36%	4.35% 4.35%	4-35% 4-35%	4-35% 4-35%	4.35% 4.35%	4.34% 4.34%	4-33% 4-33%
1 Month Rs. 30 mln to Rs. 39.99 mln	1				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% N/A	4.35%	4.34%	4-33% N/A
1 Month Rs. 40 min to Rs. 49.99 min 1 Month Rs 50 min to Rs. 59.99 min	5-35%	5-35%	5-35%	5.25%	N/A N/A	N/A 5.16%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	5.01% N/A	5.01% N/A	4.45% 4.58%	4.45% 4.58%	4.45% 4.58%	4.45% 4.59%	N/A 4.58%	N/A 4-49%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.34% 4.48%	N/A N/A
1 Month Rs 60 mln to Rs. 69.99 mln	1	3-33~			N/A N/A	5.16% N/A	5.16% N/A	5.16% N/A	5.16% N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.58% N/A	4.58% N/A	4.59% N/A	4.58% N/A	4.49%	4.48% N/A	4.48% N/A	4.48% N/A	4.48% N/A	4.48% N/A	4-47% N/A
1 Month Rs 70 mln to Rs. 79.99 mln 1 Month Rs 80 mln to Rs. 89.99 mln					N/A	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							
1 Month Rs 90 mln to Rs. 99.99 mln 1 Month Rs 100 mln to Rs. 149.99 mln					5.16% N/A	N/A N/A	5.16% 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								
1 Month Rs 150 mln to Rs. 199.99 mln					N/A	N/A	N/A	N/A	N/A	N/A	N/A													
1 Month Rs 200 min to Rs. 299.99 min 1 Month Rs 300 min to Rs. 499.99	5.60%	5.60%	5.60%	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												
1 Month Rs 500 mln and above					N/A	N/A	N/A	N/A	N/A	N/A	N/A													
3 Month Rs. 2.5 min to Rs. 9.99 min 3 Month Rs. 10 min to Rs. 19.99 min	5.20%	5.20%	5.20%	5.10%	5.06% 5.16%	5.06% 5.16%	5.06%	5.06% 5.16%	5.06% 5.16%	5.06% 5.16%	5.06% 5.16%	5.06% 5.16%	4.49% 4.58%	4.49% 4.58%	4.49% 4.58%	4.50% 4.59%	4.49% 4.58%	4.40% 4.49%	4-39% 4-48%	4-39% 4-48%	4-39% 4-48%	4.39% 4.48%	4.39% 4.48%	4.38% 4.47%
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%
3 Month Rs. 30 min to Rs. 39.99 min 3 Month Rs. 40 min to Rs. 49.99 min		5.45%			N/A N/A	5.16% N/A	5.16% 5.16%	5.16% N/A	5.16% N/A	N/A N/A	5.16% N/A	5.16% N/A	4.58% 4.58%	N/A 4.58%	N/A 4.58%	N/A 4-59%	N/A 4.58%	N/A 4.49%	N/A 4.48%	N/A 4.48%	N/A 4.48%	N/A 4.48%	N/A 4.48%	4.47%
3 Month Rs 50 min to Rs. 59.99 min	5-45%		5-45%	5-35%	N/A	N/A	5.26%	N/A	4.67%	4.67%	4.58%	4-57%	4.57%	4.57%	4-57%	4.57%	4.56%							
3 Month Rs 60 mln to Rs. 69.99 mln 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	5.26% N/A	5.26% N/A	5.26% N/A	4.67% N/A	4.67% N/A	4.67% N/A	4.67% N/A	4.67% N/A	4.58% N/A	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 min to Rs. 89.99 min 3 Month Rs 90 min to Rs. 99.99 min					N/A N/A	N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	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 min to Rs. 99.99 min 3 Month Rs 100 min to Rs. 149.99 min					N/A N/A	N/A 4.81%	N/A 4.72%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A											
3 Month Rs 150 mln to Rs. 199.99 mln 3 Month Rs 200 mln to Rs. 299.99 mln	5.70%	5.70%	5-70%	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													
3 Month Rs 300 min to Rs. 499.99	3.70%				N/A	N/A	N/A	N/A	N/A	N/A	N/A													
3 Month Rs 500 mln and above 6 Month Rs. 2.5 mln to Rs. 9.99 mln	5.30%	5.30%	5-30%	5.20%	N/A 5.16%	N/A 4.58%	N/A 4.58%	N/A 4.58%	N/A 4.59%	N/A 4.58%	N/A 4.49%	N/A 4.48%	N/A 4.48%	N/A 4.48%	N/A 4.48%	N/A 4.48%	N/A 4-47%							
6 Month Rs. 10 min to Rs. 19.99 min	3.30%	3.30%	3.3070	3.20%	5-41%	5.41% N/A	5.41% N/A	5.41%	5.41%	5.41% N/A	5.41% N/A	5.41% N/A	4.81%	4.81%	4.81%	4.81%	4.81%	4.72%	4.71% N/A	4.71%	4.70% N/A	4.71%	4.70%	4.69%
6 Month Rs. 20 min to Rs. 29.99 min 6 Month Rs. 30 min to Rs. 39.99 min	-	5-55%	5-55%		5-41% N/A	N/A N/A	N/A N/A	N/A N/A	5.41% N/A	N/A N/A	N/A N/A	N/A N/A	4.81% N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.71% N/A	4.70% N/A	4.69% N/A
6 Month Rs. 40 mln to Rs. 49.99 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%
6 Month Rs 50 min to Rs. 59.99 min 6 Month Rs 60 min to Rs. 69.99 min	5-55%			5-45%	N/A N/A	N/A N/A	N/A N/A	5.52% N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.90% N/A	4.90% N/A	4.90% N/A	4.90% N/A	4.90% N/A	4.80% N/A	4.80% N/A	4.80% 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	4.78%										
6 Month Rs 80 mln to Rs. 89.99 mln 6 Month Rs 90 mln to Rs. 99.99 mln	1				N/A N/A	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													
6 Month Rs 150 mln to Rs. 199.99 mln 6 Month Rs 200 mln to Rs. 299.99 mln	5.80%	5.80%	5.80%	5.70%	N/A	N/A	N/A	N/A	N/A	N/A	N/A													
6 Month Rs 300 mln to Rs. 499.99 6 Month Rs 500 mln to Rs. 749.99 mln	ł				N/A N/A	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	6.60%	6.60%	6.60%	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%
12 Month Rs. 10 min to Rs. 19.99 min 12 Month Rs. 20 min to Rs. 29.99 min	ł				5.60%	5.60% 5.60%	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% N/A	4.88% N/A	4.87% N/A	4.87% N/A	4.87% N/A	4.87%	4.87%	4.86% 4.86%
12 Month Rs. 30 mln to Rs. 39.99 mln	1		6.70%		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%
12 Month Rs. 40 min to Rs. 49.99 min 12 Month Rs 50 min to Rs. 59.99 min	6.70%	6.70%		6.60%	N/A 5-79%	N/A 5.79%	N/A 5.79%	N/A 5-79%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.97% N/A	4.97% N/A	4.97% 5.15%	4.98% 5.15%	4.97% 5.15%	4.88% 5.06%	4.87% 5.05%	4.87% 5.05%	4.87% 5.05%	4.87% 5.05%	4.87% 5.05%	4.86% 5.04%
12 Month Rs 60 min to Rs. 69.99 min	1	1			N/A N/A	N/A N/A	N/A N/A	5.80%	5.80% N/A	5.80% N/A	5.80% N/A	5.80%	5.15% N/A	5.15% N/A	5.15% N/A	5.15% N/A	5.15% N/A	5.06%	5.05% N/A	5.05% N/A	5.05% N/A	N/A N/A	N/A N/A	N/A N/A
12 Month Rs 70 mln to Rs. 79.99 mln 12 Month Rs 80 mln to Rs. 89.99 mln	i	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	N/A N/A	N/A
12 Month Rs 90 mln to Rs. 99.99 mln 12 Month Rs 100 mln to Rs. 149.99 mln			6.95%	6.75% 6.90% 7.05%	N/A N/A	N/A N/A	N/A 5.24%	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	6.95%				N/A	N/A	N/A	N/A	N/A	N/A	N/A													
12 Month Rs 200 min to Rs. 299.99 min 12 Month Rs 300 min 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													
Premium Term Deposit (Monthly Payout)				/12010			2.722	1,711	1,711	1,71	3,733	2.7.2	.,,	2,722		1,717	2,722	14,11	-1/12	2,722	1,711		1,711	
12 Month Rs. 2.5 min to Rs. 9.99 min 12 Month Rs. 10 min to Rs. 19 99 min	6.35%	6.35%	6.35%	6.25%	5.27%	5.27%	5.27% 5.43%	5.27% 5.43%	5.27%	5.27% 5.43%	5.27%	5.27% 5.43%	4.68% 4.82%	4.68%	4.68% 4.82%	4.68%	4.68% 4.82%	4.59% 4.73%	4.58% 4.72%	4.58% 4.72%	4.58% 4.72%	4.58% 4.72%	4.58% 4.72%	4.57% 4.71%
12 Month Rs. 20 mln to Rs. 29.99 mln	1				5.43% 5.43%	5-43% N/A	N/A	5.43%	5.43% 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%
12 Month Rs. 30 min to Rs. 39.99 min 12 Month Rs. 40 min to Rs. 49.99 min	4				N/A N/A	4.82% N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.71% N/A									
12 Month Rs 50 mln to Rs. 59.99 mln	6.45%				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%
12 Month Rs 60 min to Rs. 69.99 min 12 Month Rs 70 min to Rs. 79.99 min	ł				N/A N/A	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													
12 Month Rs 90 min to Rs. 99.99 min 12 Month Rs 100 min to Rs. 149.99 min		6.70%	6.70%	6.50% 6.65%	N/A N/A	N/A N/A	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									
12 Month Rs 150 mln to Rs. 199.99 mln	6.70%				N/A	N/A	N/A	5-74% N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A									
12 Month Rs 200 min to Rs. 299.99 min 12 Month Rs 300 min to and above	1			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													
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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 Dubal Islamic Phone Banking Service: 111-786-188