

HISTORICAL RATE SHEET Product / Tiers		
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Product / Tiers		
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 | | |
| | Jan-20 | Dec-19 | Nov-19
 | Oct-19 | Sep-19 | Aug-19 | Jul-19
 | Jun-19 | May-19 | Apr-19 | Mar-19 F
 | eb-19 Ja | n-19 I | Dec-18 | Nov-18
 | Oct-18 | Sep-18 | Aug-18 | Jul-18
 | Jun-18 | May-18 | Apr-18
 | Mar-18 | Feb-18 |
| Savings Regular (Monthly Payout) | 1 | 1 |
 | 1 | 1 | 2.25% | 2.25%
 | 2.25% | 2.25% | 2.25% | 2.25%
 | 2.25% 2. | 25% | 2.00% | 2.00%
 | 2.00% | 1.00% | 1.82% | 1.73%
 | 1.73% | 1.73% | 1.73%
 | 1.73% | 1.73% |
| Rs. 100k upto Rs. 499.99k | 3.00% | 3.00% | 2.70%
 | 2.60% | 2.50% | 2.26% | 2.26%
 | 2.26% | 2.26% | 2.26% |
 | | | 2.00% | 2.01%
 | 2.00% | 1.91% | 1.84% | 1.74%
 | 1.74% | 1.74% | 1.74%
 | 1.74% | 1.74% |
| 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% |
| Savings Plus (Monthly Payout) | | 0/ | n ==0/
 | - (-0/ | | | n n=0/
 | n n=0/ | 0/ | | n n=0/
 | 0/ | 0/ | 0/ | 0/
 | 0/ | | . 0.0/ |
 | . ==0/ | 0/ |
 | . ==0/ | . ==0/ |
| Less than Rs. 500k
Rs. 500k to Rs. 999k | 3.00% | 3.00% | 2.70%
 | 2.60% | 2.50% | 2.25% | 2.25%
 | 2.25% | 2.25% | 2.25% |
 | | | 2.00% | 2.00%
 | 2.00% | 1.90%
2.06% | 1.83% | 1.73%
 | 1.73% | 1.73% | 1.73%
 | 1.73% | 1.73% |
| Rs. 1 mln to Rs. 4.99 mln | 3.10% | 3.10% | 2.80%
 | 2.70% | 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% |
| Rs. 5 min to Rs. 9.99 min
Rs. 10 min to Rs. 24.99 min | - | _ |
 | | | 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% |
| Rs. 25 min to Rs. 49.99 min | 3.20% | 3.20% | 2.90%
 | 2.80% | 2.70% | 2.68% | 2.77%
 | 2.68% | 2.77% | 2.68% |
 | | | 2.38% | 2.38%
 | 2.38% | 2.38% | 2.38% | 2.28%
 | 2.28% | 2.28% | 2.28%
 | 2.28% | 2.36% |
| Rs 50 mln to Rs. 99.99 mln | | |
 | | | 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% |
| Rs. 100 min to Rs. 249.99 min
Rs. 250 min to Rs. 499.99 min | 3.60% | 3.60% | 3.30%
 | 3.20% | 3.10% | 3.14% | N/A
N/A
 | N/A
N/A | N/A
N/A | 3.14%
N/A | 3.14%
N/A
 | | N/A
N/A | N/A
N/A | N/A
N/A
 | 2.79%
N/A | N/A
N/A | 2.79%
N/A | 2.69%
N/A
 | 2.69%
N/A | 2.69%
N/A | 2.69%
N/A
 | 2.69%
N/A | 2.69%
N/A |
| Rs. 500 mln to Rs. 999.99 mln | 1 | | 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 | 2.82%
 | 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 |
| E-Savings (Quarterly Payout) Less than Rs. 10k | 3.00% | 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% |
| Rs. 10k to Rs. 99.99k | 4.40% | 4.40% | 4.10%
 | 4.10% | 4.00% | 3.80% | 3.80%
 | 3.80% | 3.80% | 3.80% | 3.80%
 | 3.80% 3. | | 3.37% | 3.37%
 | 3-37% | 3-37% | 3.37% | 3.28%
 | 3.27% | 3.27% | 3.27%
 | 3.27% | 3.27% |
| Rs. 100k to Rs. 4.99 million | 5.90% | 5.90% | 5.60%
 | 5.60% | 5.50% | 4.00% | 4.00%
 | 4.00% | 4.00% | 4.00% | 4.00%
 | 1.00% 4. | 00% | 3.55% | 3-55%
 | 3-55% | 3-55% | 3.55% | 3.46%
 | 3-45% | 3.45% | |
 | 3.45% | 3-45% |
| Fixed Denosits | | |
 | | | 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 | |
| Profit at Maturity Option | | |
 | | | |
 | | | |
 | | | |
 | | | |
 | | |
 | | |
| 1 Month - Rs.100k to Rs. 999k | 3.35% | 3-35% | 3.35%
 | 3-35% | 3.25% | 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% |
| 1 Month - Rs.1 mln to Rs.4.99 mln
1 Month - Rs.5 mln to Rs.9.99 mln | 3.60% | 3.60% | 3.60%
 | 3.60% | 3.50% | 3.04% | 3.04%
 | 3.04% | 3.04% | 3.04% | 3.07%
 | 3.07% 3. | | 2.70% | 2.70%
 | 2.70% | 2.70% | 2.70% | 2.63%
 | 2.60% | 2.60% | 2.60%
 | 2.60% | 2.60% |
| 1 Month - Rs.10 mln to Rs.49.99 mln | 3.85% | 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%
N/A
 | 2.92% | 2.93% | 2.92% | 2.83%
 | 2.82% | 2.82% | 2.82%
 | 2.82% | 2.82% |
| 1 Month - Rs.50 min to Rs.99.99 min
1 Month - Rs. 100 min and above | 4.10% | N/A | N/A
 | 4.10% | 4.00% | 3.49% | 3.49%
N/A
 | 3.49% | 3.49% | 3.49% | N/A
N/A
 | | | 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 |
| 3 Month - Rs.100k to Rs. 999k | 3.45% | 3-45% | 3.45%
 | 3.45% | 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% |
| 3 Month - Rs.1mln to Rs.4.99 mln
3 Month - Rs.5 mln to Rs.9.99 mln | 3.70% | 3.70% | 3.70%
 | 3.70% | 3.60% | 3.09% | 3.09%
 | 3.09% | 3.09% | 3.09% |
 | 3.09% 3. | 09% | 2.74% | 2.74%
2.74%
 | 2.74%
2.74% | 2.75%
2.75% | 2.74%
2.74% | 2.65%
2.65%
 | 2.65% | 2.64% | 2.64%
2.64%
 | 2.65%
2.65% | 2.64% |
| 3 Month - Rs.10 mln to Rs.49.99 mln | 3.95% | 3-95% | 3.95%
 | 3.95% | 3.85% | 3.44% | 3.44%
 | 3-44% | 3.44% | 3.44% | 3.44%
 | 3-44% 3- | 44% | 3.06% | 3.06%
 | 3.06%
N/A | 3.06% | 3.06% | 2.96%
 | 2.96% | 2.96% | 2.96%
 | 2.96% | 2.96%
N/A |
| 3 Month - Rs.50 mln to Rs.99.99 mln
3 Month - Rs. 100 mln and above | 4.20% | |
 | | 4.10% | N/A | 3.50%
 | 3-50% | 3.50%
4.05% | N/A | N/A
N/A
 | N/A 3. | 50% | 3.10% | 3.10%
N/A
 | N/A
N/A | 3.11%
N/A | N/A
N/A | N/A
N/A
 | 3.00% | N/A
2.50% | N/A
2.50%
 | 3.00% | N/A |
| 6 Month - Rs.100k to Rs. 999k | 4.20%
3-55% | 4.20%
3-55% | 4.20%
3.55%
 | 4.20%
3-55% | 3-45% | 4.05%
3.14% | 4.05%
3.14%
 | 4.05%
3.14% | 3.14% | 4.05%
3.14% | 3.14%
 | 3.14% 3 | .14% | 3.60%
2.79% | 2.79%
 | 2.79% | 2.79% | 2.79% | 2.69%
 | 3.50%
2.69% | 3.50%
2.69% | 3.50%
2.69%
 | 3-50%
2-69% | 3.49%
2.69% |
| 6 Month - Rs.1mln to Rs.4.99 mln | 3.80% | 3.80% | 3.80%
 | 3.80% | 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% |
| 6 Month - Rs.5 min to Rs.9.99 min
6 Month - Rs.10 min to Rs.49.99 min | 4.05% | 4.05% | 4.05%
 | 4.05% | 3-95% | 3.29% | 3.29%
3.50%
 | 3.29%
3.50% | 3.29%
3.50% | 3.29%
3.50% |
 | | 29%
50% | 2.92%
3.10% | 2.92%
3.10%
 | 2.92%
3.10% | 2.93%
3.11% | 2.92%
3.10% | 2.83%
3.01%
 | 2.82%
3.00% | 3.00% | 2.82%
3.00%
 | 2.82%
3.00% | 2.82%
3.00% |
| 6 Month - Rs.50 mln to Rs.99.99 mln | | |
 | | | 3.95% | 3.95%
 | 3.95% | 3-95% | N/A | N/A
 | N/A | N/A | N/A | N/A
 | N/A | 3.51% | 3.51% | 3.41%
 | 3.41% | 3.41% | 3.41%
 | 3.41% | N/A |
| 6 Month - Rs.100 mln to 199.99 mln
6 Month - Rs. 200 mln and above | N/A | N/A | N/A
 | 4.30% | 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
 | N/A I | N/A
N/A | N/A
N/A | N/A
N/A
 | N/A
N/A | N/A
N/A | 3-55%
N/A | 3.46%
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 | 4.60% | 4.60% | 4.60%
 | 4.60% | 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% |
| 1 year - Rs. 10 mln to Rs. 99.99 mln
1 year - Rs. 100 mln to Rs. 249.99 mln | 5-35% | 5-35% | 5-35%
 | 5-35% | 5.25% | 4.05%
N/A | 4.05%
4.15%
 | 4.05% | 4.05%
N/A | 4.05%
N/A | 4.05%
N/A
 | 4.05% 4.
N/A 1 | 05%
N/A | 3.59%
N/A | 3.59%
N/A
 | 3.59%
3.69% | 3.60% | 3.59% | 3.50%
3.59%
 | 3-49% | 3.49% | 3.49%
 | 3.49%
N/A | 3.49%
N/A |
| 1 year - Rs. 250 mln to Rs. 499.99 mln | 6.10% | 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 |
| 1 year - Rs. 500 mln and above
2 Years | 6.35% | 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
 | N/A | N/A | 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% |
| 3 Years | 6.60% | 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% |
| 5 Years
7 Years | 7.10% | 7.10% | 7.10%
 | 7.10% | 7.00% | 5.75% | 5.75%
 | 5.75% | 5-75%
5-96% | 5.75% |
 | | | 5.11% | 5.11%
 | 5.10% | 5.11% | 5.10% | 5.01%
 | 5.01% | 5.00% | 5.00%
 | 5.01% | 5.00% |
| Monthly Payout Option | 7.60% | 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% |
| 1 year - Rs. 100k to Rs. 9.99 mln | 4.20% | 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% | - 0/ | 2.97%
 | 2.97% | 2.97% | |
| | | |
 | | | .3.40% |
 | 3-4070 | | |
 | | | |
 | | | |
 | | 2.97% | 2.9//0
 | | |
| 1 year - Rs. 10 min to Rs. 99.99 min
1 year - Rs. 100 min to Rs. 249.99 min | 4.95%
5.70% | 4-95% | 4.95%
 | 4.95% | 4.85% | 3.68% | 3.68%
 | 3.68% | 3.68% | 3.68% | 3.68%
 | | 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%
 | 3.16% | 3.16% | 3.16%
 | 3.16%
N/A | 3.16%
N/A |
| 1 year - Rs. 100 min to Rs. 249.99 min
2 years | 4.95%
5.70%
5.95% | 4-95%
5-70%
5-95% | 4.95%
5.70%
5.95%
 | 4.95%
5.70%
5.95% | 4.85%
5.60%
5.85% | 3.68%
N/A
4.47% | 3.68%
3.72%
4.47%
 | 3.68%
N/A
4.47% | 3.68%
N/A
4.47% | 3.68%
N/A
4.47% | 3.68%
N/A
4.47%
 | N/A 1
4-47% 4 | N/A
47% | 3.26%
N/A
3.97% | 3.26%
N/A
3.97%
 | 3.26%
N/A
3.97% | 3.27%
N/A
3.97% | 3.26%
N/A
3.97% | 3.17%
N/A
3.88%
 | 3.16%
N/A
3.87% | 3.16%
N/A
3.87% | 3.16%
N/A
3.87%
 | 3.16%
N/A
3.87% | 3.16%
N/A
3.87% |
| 1 year - Rs. 100 mln to Rs. 249.99 mln
2 years
3 years | 5-95%
6.20% | 4-95%
5-70% | 5.95%
6.20%
 | 4.95%
5.70%
5.95%
6.20% | 4.85%
5.60%
5.85%
6.10% | 3.68%
N/A
4.47%
4.90% | 3.68%
3.72%
4.47%
4.90%
 | 3.68%
N/A
4.47%
4.90% | 3.68%
N/A
4.47%
4.90% | 3.68%
N/A
4.47%
4.90% | 3.68% ;
N/A
4.47% 4.90% 4
 | N/A 1
4.47% 4
4.90% 4 | N/A
47%
90% | 3.97%
4.35% | 3.97%
4.35%
 | 3.97%
4.35% | 3-97%
4-35% | 3.97%
4.35% | 3.17%
N/A
3.88%
4.26%
 | 3.16%
N/A
3.87%
4.25% | 3.16%
N/A
3.87%
4.25% | 3.16%
N/A
3.87%
4.25%
 | 3.16%
N/A
3.87%
4.25% | 3.87%
4.25% |
| 1 year - Rs. 100 mln to Rs. 249.99 mln
2 years
3 years
5 years
7 years | 5-95% | 4-95%
5-70%
5-95% | 5.95%
 | 4.95%
5.70%
5.95% | 4.85%
5.60%
5.85% | 3.68%
N/A
4.47% | 3.68%
3.72%
4.47%
 | 3.68%
N/A
4.47% | 3.68%
N/A
4.47% | 3.68%
N/A
4.47% | 3.68% ;
N/A
4.47% 4.90% 4
 | N/A 1
4.47% 4
4.90% 4 | N/A
47%
90% | 3.97% | 3.97%
 | 3.97% | 3.97% | 3.97% | 3.17%
N/A
3.88%
 | 3.16%
N/A
3.87% | 3.16%
N/A
3.87% | 3.16%
N/A
3.87%
 | 3.16%
N/A
3.87% | 3.87% |
| 1 year - Rs. 100 mln to Rs. 249.99 mln
2 years
3 years
5 years
7 years
Quarterly Payout Option | 5.95%
6.20%
6.70%
6.75% | 4.95%
5.70%
5.95%
6.20%
6.70%
6.75% | 5.95%
6.20%
6.70%
6.75%
 | 4.95%
5.70%
5.95%
6.20%
6.70%
6.75% | 4.85%
5.60%
5.85%
6.10%
6.60% | 3.68%
N/A
4.47%
4.90%
5.27%
5.38% | 3.68%
3.72%
4.47%
4.90%
5.27%
5.38%
 | 3.68%
N/A
4.47%
4.90%
5.27%
5.38% | 3.68%
N/A
4.47%
4.90%
5.27%
5.38% | 3.68%
N/A
4.47%
4.90%
5.27%
5.38% | 3.68%
N/A
4.47%
4.90%
5.27%
5.38%
 | N/A 1
4.47% 4
4.90% 4
5.27% 5
5.38% 5 | N/A
47%
90%
27%
38% | 3.97%
4.35%
4.68%
4.77% | 3.97%
4.35%
4.68%
4.77%
 | 3.97%
4.35%
4.68%
4.77% | 3-97%
4-35%
4-68%
4-78% | 3.97%
4.35%
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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 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	Jan-20	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
ADT 1 Tier Sukuk																								
ADT 1 Tier Sukuk (Monthly)	15.30%	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									
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)																								
Less than Rs. 500k Rs. 500k to Rs. 999k	3.00%	3.00%	2.70%	2.60%	2.50%	2.25%	2.25% 2.54%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.00%	2.00%	2.00%	1.90% 2.25%	1.83%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%
Rs. 1 mln to Rs. 4.99 mln	3.15%	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%
Rs. 5 min to Rs. 9.99 min Rs. 10 min to Rs. 24.99 min	3.70%	3.70%	3.40%	3.30%	3.20%	2.74% 3.34%	2.43%	2.43%	2.43%	2.43%	2.43%	2.34%	2.33%	2.33%	2.33%	2.33%	2.33%							
Rs. 25 min to Rs. 49.99 min Rs 50 min to Rs. 99.99 min	3./0/6	3./0%	3.40%	3-30%	3.20%	3.42% 3.55%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.04%	3.04%	3.04% 3.15%	3.04% 3.15%	3.04%	2.95% 3.05%	2.94% 3.05%	2.94% 3.05%	2.94% 3.05%	2.94%	2.94%
Rs. 100 mln to Rs. 249.99 mln						3.70%	3.55%	3.55%	3.55%	3.55%	3.55%	3.70%	3.55%	3.28%	3.28%	3.28%	3.28%	3.28%	3.19%	3.18%	3.18%	3.18%	3.05%	3.05%
Rs. 250 mln to Rs. 499.99 mln Rs. 500 mln to Rs. 999.99 mln	4.15%	4.15%	3.85%	3.75%	3.65%	3.85%	3.85%	N/A 3.90%	3.85%	3.85% 3.90%	N/A 3.90%	3.85%	3.85%	3.42% 3.46%	3.42% 3.46%	3.42%	3.42% 3.46%	N/A 3.46%	3.32%	3.32% N/A	3.32%	3.32% N/A	3.32%	3.31% N/A
Rs. 1 bin and above						N/A	3.95%	N/A	3.95%	N/A	N/A	N/A	N/A	3.51%	N/A									
Enhanced Saving (Monthly Payout) Less than Rs. 1 mln	3.00%	0/	2.70%	2.60%	2.50%								0/			2.00%		1.83%						
Rs. 1 min to Rs. 4.99 min	3.15%	3.00%	2.70%	2.75%	2.50%	2.25%	2.25% 2.30%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.00%	2.00%	2.05%	1.90% 2.05%	2.04%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%
Rs. 5 min to Rs. 9.99 min Rs. 10 min to Rs. 24.99 min			_			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% 2.03%	1.97%	1.97% 2.03%
Rs 25 mln to Rs. 49.99 mln	3.25%	3.25%	2.95%	2.85%	2.75%	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%
Rs. 50 min to Rs. 99.99 min Rs. 100 min to Rs. 250 min						2.69%	2.69%	2.69%	2.69% N/A	2.69%	2.69%	2.69%	2.69% 2.74%	2.39%	2.39%	2.39%	2.43%	2.39% 2.43%	2.29%	2.29% 2.33%	2.29% 2.33%	2.29%	2.29% N/A	2,28%
Rs. 250 mln to Rs. 500 mln	4.25%	4.25%	3.95%	3.85%	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
Rs. 500 min to Rs. 1 bin Rs. 1 bin and above						N/A 3.11%	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	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	N/A N/A
Premium Term Deposit (Profit at Maturity)														, in the second		,	, i							
1 Month Rs. 2.5 min to Rs. 9.99 min 1 Month Rs. 10 min to Rs. 19.99 min	5.10%	5.10%	5.10%	5.10%	5.00%	4.81% 5.01%	4.27% 4.45%	4.27%	4.45%	4.27% 4.45%	4.27% 4.45%	4.18%	4.17%	4.17%	4.17%	4.17%	4.17%							
1 MonthRs. 20 min to Rs. 29.99 min 1 Month Rs. 30 min to Rs. 39.99 min	1					5.01% N/A	5.01%	5.01% N/A	5.01% N/A	5.01% N/A	5.01% N/A	5.01% N/A	5.01% N/A	4.45%	4-45%	4.45%	4-45%	4-45% N/A	4.36% N/A	4-35% N/A	4-35% N/A	4.35%	4.35%	4.34%
1 Month Rs. 40 mln to Rs. 49.99 mln					1	N/A	5.01% N/A	N/A	N/A	N/A	N/A	5.01%	5.01%	4-45% 4-45%	4-45% 4-45%	4.45% 4.45%	4-45% 4-45%	N/A	N/A N/A	N/A	N/A	4-35% N/A	4-35% N/A	4-34% 4-34%
1 Month Rs 50 min to Rs. 59.99 min 1 Month Rs 60 min to Rs. 69.99 min	5-35%	5-35%	5-35%	5-35%	5.25%	N/A N/A	5.16% 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	4.58% N/A	4.58% 4.58%	4.58% 4.58%	4.59%	4.58%	4.49% 4.49%	N/A 4.48%	N/A 4.48%	N/A 4.48%	N/A 4.48%	4.48%
1 Month Rs 70 min to Rs. 79.99 min						N/A	N/A	N/A	N/A	5.10% N/A	N/A	N/A	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 min to Rs. 89.99 min 1 Month Rs 90 min to Rs. 99.99 min	1				1	N/A 5.16%	N/A N/A	N/A 5.16%	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 N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
1 Month Rs 100 min to Rs. 149.99 min						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
1 Month Rs 150 min to Rs. 199.99 min 1 Month Rs 200 min to Rs. 299.99 min	5,60%	5.60%	5.60%	5.60%	5.50%	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	N/A N/A	N/A N/A							
1 Month Rs 300 mln to Rs. 499.99		•	•			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							
1 Month Rs 500 mln and above 3 Month Rs. 2.5 mln to Rs. 9.99 mln	5.20%	5.20%	5.20%	5.20%	5.10%	N/A 5.06%	N/A 5-06%	N/A 4.49%	N/A 4.49%	N/A 4-49%	N/A 4.50%	N/A 4.49%	N/A 4.40%	N/A 4-39%	N/A 4.39%	N/A 4-39%	N/A 4-39%	N/A 4-39%						
3 Month Rs. 10 min to Rs. 19.99 min	J	J.Z.o.o	J-2012	3.20.0	J. 10.0	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%
3 MonthRs. 20 mln to Rs. 29.99 mln 3 Month Rs. 30 mln to Rs. 39.99 mln						5-16% N/A	N/A 5.16%	5.16% 5.16%	5.16% 5.16%	5.16% 5.16%	5.16% N/A	5.16% 5.16%	N/A 5.16%	N/A 4.58%	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
3 Month Rs. 40 min to Rs. 49.99 min 3 Month Rs 50 min to Rs. 59.99 min	5-45%	5-45%	5-45%	n 400/	5-35%	N/A N/A	N/A N/A	5.16% 5.26%	N/A 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	4.58% N/A	4.59%	4.58%	4.49%	4.48%	4.48%	4.48%	4.48%	4.48%
3 Month Rs 60 mln to Rs. 69.99 mln	5-45/9	5-45/9	5-4570	5-45%	5-35/4	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%	4.57% N/A	4-57% N/A	4-57% N/A	4-57% N/A	4-57% N/A
3 Month Rs 70 min to Rs. 79.99 min 3 Month Rs 80 min to Rs. 89.99 min					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	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						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 min to Rs. 149.99 min 3 Month Rs 150 min to Rs. 199.99 min						N/A N/A	N/A N/A	N/A 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								
3 Month Rs 200 min to Rs. 299.99 min	5.70%	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								
3 Month Rs 300 min to Rs. 499.99 3 Month Rs 500 min 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								
6 Month Rs. 2.5 mln to Rs. 9.99 mln	5.30%	5.30%	5.30%	5-30%	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%
6 Month Rs. 10 mln to Rs. 19.99 mln 6 Month Rs. 20 mln to Rs. 29.99 mln			5.55%			5.41% 5.41%	5.41% N/A	5.41% N/A	5-41% N/A	5.41%	5.41% N/A	5-41% N/A	5.41% N/A	4.81%	4.81% N/A	4.81% N/A	4.81% N/A	4.81% N/A	4.72% N/A	4.71% N/A	4.71% N/A	4.70% N/A	4.71%	4.70% 4.70%
6 Month Rs. 30 min to Rs. 39.99 min 6 Month Rs. 40 min to Rs. 49.99 min					5.45%	N/A 5.41%	N/A 5.41%	N/A 5.41%	N/A 5-41%	N/A 5.41%	N/A 5.41%	N/A 5-41%	N/A 5.41%	N/A 4.81%	N/A 4.81%	N/A 4.81%	N/A 4.81%	N/A 4.81%	N/A 4.72%	N/A 4.71%	N/A 4.71%	N/A 4.70%	N/A 4.71%	N/A 4.70%
6 Month Rs 50 mln to Rs. 59.99 mln	5-55%	5-55%		5-55%		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
6 Month Rs 60 min to Rs. 69.99 min 6 Month Rs 70 min to Rs. 79.99 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								
6 Month Rs 80 min to Rs. 89.99 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								
6 Month Rs 90 mln to Rs. 99.99 mln 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								
6 Month Rs 150 mln to Rs. 199.99 mln	5.80%	5.80%	5.80%	5.80%	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								
6 Month Rs 200 min to Rs. 299.99 min 6 Month Rs 300 min to Rs. 499.99	5.00%	5.00%	5-00%		5./0%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	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 min to Rs. 749.99 min	6.60%	6.60%	6.60%	6.60%	6.50%	N/A 5.48%	N/A 5-48%	N/A 4.87%	N/A 4.87%	N/A 4.87%	N/A 4.87%	N/A 4.87%	N/A 4.78%	N/A 4-77%	N/A 4.77%	N/A 4-77%	N/A 4.77%	N/A 4.76%						
12 Month Rs. 10 min to Rs. 19.99 min	0.00%	0.00%	0.00%	0.00%	0.50%	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%
12 Month Rs. 20 min to Rs. 29.99 min 12 Month Rs. 30 min to Rs. 39.99 min						5.60% 5.60%	4.97% 4.97%	4.97% 4.97%	4.97% 4.97%	4.98%	N/A 4.97%	N/A 4.88%	N/A 4.87%	N/A 4.87%	N/A 4.87%	4.87% 4.87%	4.87% 4.87%							
12 Month Rs. 40 mln to Rs. 49.99 mln		6.70%	6.70%	ćn/		N/A	4.97%	4.97%	4.97%	4.98%	4.97%	4.88%	4.87%	4.87%	4.87%	4.87%	4.87%							
12 Month Rs 50 min to Rs. 59.99 min 12 Month Rs 60 min to Rs. 69.99 min	6.70%			6.70%	6.60%	5.79% N/A	5-79% N/A	5.79% N/A	5.79% 5.80%	N/A 5.80%	N/A 5.80%	N/A 5.80%	N/A 5.80%	N/A 5.15%	N/A 5.15%	5.15%	5.15%	5.15%	5.06%	5.05%	5.05%	5.05%	5.05% N/A	5.05% N/A
12 Month Rs 70 mln to Rs. 79.99 mln	1					N/A	5.15% N/A	5-15% N/A	5.15% N/A	N/A														
12 Month Rs 80 min to Rs. 89.99 min 12 Month Rs 90 min to Rs. 99.99 min	ł				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	N/A N/A	N/A N/A	N/A N/A	N/A N/A								
12 Month Rs 100 min to Rs. 149.99 min					6.75%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.24%	N/A	N/A	N/A								
12 Month Rs 150 min to Rs. 199.99 min 12 Month Rs 200 min to Rs. 299.99 min	6.95%	6.95%	6.95%	6.95%	6.90% 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								
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								
Premium Term Deposit (Monthly Payout) 12 Month Rs. 2.5 mln to Rs. 9.99 mln	6.35%	6.35%	6.35%	6.35%	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%
12 Month Rs. 10 min to Rs. 19.99 min						5-43%	5-43%	5-43% N/A	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%
12 Month Rs. 20 min to Rs. 29.99 min 12 Month Rs. 30 min to Rs. 39.99 min	1					5-43% N/A	N/A N/A	N/A N/A	5.43% N/A	5-43% N/A	5-43% N/A	N/A	5-43% N/A	4.82% N/A	4.82% N/A	4.82% 4.82%	4.82% N/A	4.82% N/A	4-73% N/A	4.72% N/A	4.72% N/A	4.72% N/A	4.72% N/A	4.72% N/A
12 Month Rs. 40 min to Rs. 49.99 min 12 Month Rs 50 min to Rs. 59.99 min	6.45%	6.45%	6.45%	6.45%	6.35%	N/A N/A	N/A N/A	N/A N/A	N/A	N/A N/A	N/A N/A	N/A	N/A	N/A	N/A	N/A 5.01%	N/A							
12 Month Rs 60 mln to Rs. 69.99 mln	0.45%	0.45%	0.45.0	0.4576	0.35%	N/A	N/A	N/A	N/A N/A	N/A	N/A	5.64% N/A	5.64% N/A	5.01% N/A	5.01% N/A	N/A	5.01% N/A	5.01% N/A	4.92% N/A	4.91% N/A	4.91% N/A	4.91% N/A	4.91% N/A	4.91% N/A
12 Month Rs 70 min to Rs. 79.99 min 12 Month Rs 80 min to Rs. 89.99 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								
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								
12 Month Rs 100 min to Rs. 149.99 min 12 Month Rs 150 min to Rs. 199.99 min				l	6.50%	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 N/A	N/A N/A	N/A N/A	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	6.70%	6.70%	6.70%	6.70%	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								
12 Month Rs 300 mln to and above	l			l	6.95%	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
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