

HISTORICAL RATE SHEET		
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| Product / Tiers | Feb-20 | 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 |
| Savings Regular (Monthly Payout) | | |
 | | | | n n=0/
 | 0/ | 0/ | 0/
 | n n=0/ | n n=0/ | 0/ | O/
 | | 0/ | 0/ | 0/
 | . 0=0/ | 0/ | 0/ | - ==0V
 | . ==0/ | . ==0/ |
| Less than Rs. 100k
Rs. 100k upto Rs. 499.99k | 3.00% | 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% |
| Rs. 500k and above | J | 3.00.0 | 3.00.0
 | | | | 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% | |
| Savings Plus (Monthly Payout) | | |
 | | | |
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 | | | |
 | | | |
 | | |
| Less than Rs. 500k | 3.00% | 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% |
| Rs. 500k to Rs. 999k
Rs. 1 mln to Rs. 4.99 mln | 3.05% | 3.05% | 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%
2.03% | 1.95%
2.03% | 1.95%
2.03%
 | 1.95%
2.03% | 1.95%
2.03% |
| Rs. 5 mln to Rs. 9.99 mln | 3.10% | 3.10% | 3.10%
 | 2.80% | 2.70% | 2.60% | 2.50%
 | 2.50% | 2.50% | 2.39%
 | 2.50% | 2.39%
2.50% | 2.50% | 2.50%
 | 2.13% | 2.13% | 2.22% | 2.22%
 | 2.13% | 2.12% | 2.12% | 2.12%
 | 2.12% | 2.12% |
| Rs. 10 mln to Rs. 24.99 mln | 3.20% | 3.20% | 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% |
| Rs. 25 min to Rs. 49.99 min
Rs 50 min to Rs. 99.99 min | J.=0.10 | 3.20.0 | 3.20.0
 | , | | =1,70.0 | 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%
2.56% | 2.36% |
| Rs. 100 mln to Rs. 249.99 mln | 1 | |
 | | | | 3.00%
 | 3.00%
N/A | 3.00%
N/A | 3.00%
N/A
 | 3.00% | 3.00% | 3.00%
N/A | 3.00%
N/A
 | N/A | 2.66%
N/A | 2.79% | 2.67%
N/A
 | 2.79% | 2.57% | 2.56% | 2.50%
 | 2.50% | 2.56% |
| Rs. 250 mln to Rs. 499.99 mln | 3.60% | 3.60% | 3.60%
 | 3.30% | 3.20% | 3.10% | 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 |
| 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 |
| 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 |
| E-Savings (Quarterly Payout) Less than Rs. 10k | | 0/ | 0/
 | a ==0/ | - (-0/ | n ==0/ | n n=0/
 | | 0/ | n n=0/
 | n n=0/ | n n=0/ | 0/ |
 | | | 0/ | /
 | . 0=0/ | 0/ | 0/ | - mal/
 | . ==0/ | . ==0/ |
| Rs. 10k to Rs. 99.99k | 3.00%
4.40% | 3.00% | 3.00%
 | 2.70%
4.10% | 2.60%
4.10% | 2.50%
4.00% | 2.25%
3.80%
 | 2.25%
3.80% | 2.25%
3.80% | 2.25%
3.80%
 | 2.25%
3.80% | 2.25%
3.80% | 2.25%
3.80% | 2.25%
3.80%
 | 2.00%
3.37% | 2.00% | 2.00%
3-37% | 1.90%
3-37%
 | 1.83% | 1.73%
3.28% | 1.73%
3.27% | 1.73%
3.27%
 | 1.73%
3.27% | 1.73%
3.27% |
| Rs. 100k to Rs. 4.99 million | 5.90% | 5.90% | 5-90%
 | 5.60% | 5.60% | 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% |
| Rs. 5 million & above | 3.90% | 3.90% | 3.90%
 | 3.0070 | 3.00% | 3.3070 | 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 | |
| Excel Deposits Profit at Matury Option | | |
 | | | |
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 | | | |
 | | | |
 | | | |
 | | |
| 1 Month - Rs.100k to Rs. 999k | 3-35% | 3-35% | 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% |
| 1 Month - Rs.1 mln to Rs.4.99 mln | 3.60% | 3.60% | 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% | 2.60% | 2.60% | 2.60%
 | 2.60% | 2.60% |
| 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% |
| 1 Month - Rs.10 mln to Rs.49.99 mln
1 Month - Rs.50 mln to Rs.99.99 mln | 3.85% | 3.85% | 3.85%
 | 3.85% | 3.85% | 3.75% | 3.29%
 | 3.29%
3.49% | 3.29% | 3.29%
 | 3.29% | 3.29%
N/A | 3.29%
N/A | 3.29%
 | 2.92%
3.10% | 2.92%
N/A | 2.92% | 2.93%
 | 2.92%
3.10% | 2.83% | 2.82%
3.00% | 2.82%
 | 2.82% | 2.82%
3.00% |
| 1 Month - Rs. 100 mln and above | 4.10% | 4.10% | N/A
 | N/A | 4.10% | 4.00% | 3.57%
 | N/A | 3-57% | 3.57%
 | 3.57% | N/A | N/A | 3.57%
 | 3.17% | N/A | 3.10%
N/A | 3.11%
N/A
 | N/A | 3.01%
N/A | 3.07% | 3.00%
N/A
 | 3.00%
N/A | 3.07% |
| 3 Month - Rs.100k to Rs. 999k | 3.45% | 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% |
| 3 Month - Rs.1min to Rs.4.99 min
3 Month - Rs.5 min to Rs.9.99 min | 3.70% | 3.70% | 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%
2.74% | 2.75%
 | 2.74%
2.74% | 2.65% | 2.65% | 2.64%
2.64%
 | 2.64%
2.64% | 2.65% |
| 3 Month - Rs.10 mln to Rs.49.99 mln | 3-95% | 3-95% | 3.95%
 | 3.95% | 3-95% | 3.85% | 3.44%
 | 3-44% | 3.44% | 3.44%
 | 3.44% | | 3.44% | 3.44%
 | 3.06% | 3.06% | 3.06% | 3.06%
 | 3.06% | 2.06% | 2.96% | 2.96%
 | 2.96% | 2.96% |
| 3 Month - Rs.50 mln to Rs.99.99 mln | | |
 | | | | N/A
 | 3-50% | 3.50% | 3.50%
 | N/A | 3-44%
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% |
| 3 Month - Rs. 100 mln and above
6 Month - Rs. 100k to Rs. 999k | 4.20%
3.55% | 4.20%
3-55% | 4.20%
3.55%
 | 4.20%
3-55% | 4.20%
3-55% | 4.10%
3.45% | 4.05%
3.14%
 | 4.05%
3.14% | 4.05%
3.14% | 4.05%
3.14%
 | 4.05%
3.14% | N/A
3.14% | N/A
3.14% | 4.05%
3.14%
 | 3.60%
2.79% | N/A
2.79% | N/A
2.79% | N/A
2.79%
 | N/A
2.79% | N/A
2.69% | 3.50%
2.69% | 3.50%
2.69%
 | 3-50%
2-69% | 3.50%
2.69% |
| 6 Month - Rs.1min to Rs.4.99 min | 3.80% | 3.80% | 3.80%
 | 3.80% | 3.80% | 3.45% | 3.14%
 | 3.19% | 3.14% | 3.19%
 | 3.14% | 3.14% | 3.19% | 3.19%
 | 2.83% | 2.83% | 2.83% | 2.84%
 | 2.83% | 2.74% | 2.73% | 2.73%
 | 2.73% | 2.73% |
| 6 Month - Rs.5 min to Rs.9.99 min | 0 | |
 | _ | | | 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% |
| 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%
 | 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% |
| 6 Month - Rs.100 mln to 199.99 mln | N/A | 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
 | 3-55% | 3.46% | N/A | N/A
 | N/A | N/A |
| 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 |
| 1 year - Rs. 100k to Rs. 9.99 mln
1 year - Rs. 10 mln to Rs. 99.99 mln | 4.60%
5.35% | 4.60%
5.35% | 4.60%
5.35%
 | 4.60%
5.35% | 4.60%
5.35% | 4.50%
5.25% | 3.84%
4.05%
 | 3.84% | 3.84% | 3.84%
 | 3.84% | 3.84% | 3.84% | 3.84%
4.05%
 | 3.41% | 3.41% | 3.41% | 3.41%
 | 3.40% | 3.31% | 3.31% | 3.49%
 | 3.30% | 3.31% |
| 1 year - Rs. 100 mln to Rs. 249.99 mln | 0.00 | 0.00 | 0.00
 | | 0.00 | | N/A
 | 4.15% | 4.15% | N/A
 | N/A | 4.05%
N/A | 4.05%
N/A | N/A
 | 3.59%
N/A | 3-59%
N/A | 3.69% | 3.69%
 | 3.69% | 3,59% | 3.49% | 3-59%
 | 3.59% | 3.49%
N/A |
| 1 year - Rs. 250 mln to Rs. 499.99 mln | 6.10% | 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
N/A
 | N/A | N/A |
| 1 year - Rs. 500 mln and above | 6.35% | 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
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% | N/A
4.06%
 | N/A
4.06% | N/A
4.06% |
| 3 Years | 6.60% | 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% |
| 5 Years | 7.10% | 7.10% | 7.10%
 | 7.10% | 7.10% | 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% |
| 7 Years Monthly Payout Option | 7.60% | 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% |
| 1 year - Rs. 100k to Rs. 9.99 mln | 4.20% | 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% | 2.97%
 | 2.97% | 2.97% |
| 1 year - Rs. 10 mln to Rs. 99.99 mln | 4.95% | 4.95% | 4.95%
 | 4.95% | 4.95% | 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%
N/A | 3.16% | 3.16%
 | 3.16% | 3.16% |
| 1 year - Rs. 100 mln to Rs. 249.99 mln | 5.70% | 5.70% | 5.70%
 | 5.70% | 5.70% | 5.60% | N/A
 | 3.72% | N/A | N/A
 | N/A | N/A | N/A | N/A
4-47%
 | N/A
3.97% | N/A | N/A | N/A
3-97%
 | N/A
3.97% | N/A
3.88% | N/A | N/A
3.87%
 | N/A
3-87% | N/A |
| | | 0/ |
 | | | | 07
 | - 0/ | | |
 | | | |
 | | 3.97% | 3-97% |
 | | | |
 | | 3.87% |
| 2 years
3 years | 5-95% | 5.95% | 5.95%
 | 5.95% | 5.95% | 5.85% | 4.47%
 | 4.47% | 4.47% | 4.47%
 | 4.47% | 4.47% | 4.47% |
 | 4 35% | 4 25% | 4 25% | 4.35%
 | 4.35% | | 3.87% |
 | | 4 25% |
| 2 years
3 years
5 years | 5.95%
6.20%
6.70% | 6.20% | 6.20%
 | 6.20% | 6.20% | 5.85%
6.10%
6.60% | 4.90%
5.27%
 | 4.90%
5.27% | 4.90%
5.27% | 4.90%
5.27%
 | 4.90%
5.27% | 4.90%
5.27% | 4.90%
5.27% | 4.90%
5.27%
 | 4.35%
4.68% | 4.35%
4.68% | 4-35%
4.68% | 4.35%
4.68%
 | 4.35%
4.68% | 4.26%
4.59% | 4.25%
4.58% | 4.25%
4.58%
 | 4.25%
4.58% | 4.25%
4.58% |
| 3 years
5 years
7 years | 5-95%
6.20% | 6.20% | 6.20%
 | 6.20% | 6.20% | 5.85%
6.10% | 4.90%
 | 4.90% | 4.90% | 4.90%
 | 4.90% | 4.90% | 4.90% | 4.90%
 | 4.35%
4.68%
4.77% | | 4.35%
4.68%
4.77% | 4-35%
 | 4.35%
4.68%
4.77% | 4.26% | 4.25% | 4.25%
 | | 4.25% |
| 3 years 5 years 7 years Quarterly Payout Option | 5-95%
6.20%
6.70%
6.75% | 6.20%
6.70%
6.75% | 6.20%
6.70%
6.75%
 | 6.20%
6.70%
6.75% | 6.20%
6.70%
6.75% | 5.85%
6.10%
6.60%
6.65% | 4.90%
5.27%
5.38%
 | 4.90%
5.27%
5.38% | 4.90%
5.27%
5.38% | 4.90%
5.27%
5.38%
 | 4.90%
5.27%
5.38% | 4.90%
5.27%
5.38% | 4.90%
5.27%
5.38% | 4.90%
5.27%
5.38%
 | 4.77% | 4.68%
4.77% | 4-77% | 4.35%
4.68%
4.78%
 | 4.35%
4.68%
4.77% | 4.26%
4.59%
4.68% | 4.25%
4.58%
4.67% | 4.25%
4.58%
4.67%
 | 4.25%
4.58%
4.67% | 4.25%
4.58%
4.67% |
| 3 years
5 years
7 years | 5.95%
6.20%
6.70% | 6.20% | 6.20%
 | 6.20%
6.70%
6.75%
4.30% | 6.20% | 5.85%
6.10%
6.60% | 4.90%
5.27%
5.38%
3.52%
3.68%
 | 4.90%
5.27% | 4.90%
5.27%
5.38%
3.52%
3.68% | 4.90%
5.27%
5.38%
 | 4.90%
5.27%
5.38%
3.52%
3.68% | 4.90%
5.27% | 4.90%
5.27%
5.38%
3.52%
N/A | 4.90%
5.27%
 | 4-77%
3.12%
3.26% | 4.68%
4.77%
3.12% | 4.35%
4.68%
4.77%
3.12%
3.26% | 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	Feb-20	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
ADT 1 Tier Sukuk ADT 1 Tier Sukuk (Moethly)	15,30%	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ADT 1 Tier Sukuk (Monthly) Business Account (Semi-annual Payout)	15.30%	15.30%	15.60%	15.60%	15.60%	14.70%	14.70%	14.70%	12.00%	12.00%	12.00%	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
	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							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%
Rs. 500k to Rs. 999k	3.00%	3.00%	3.00%	2.70%	2.60%	2.50%	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%
Rs. 1 mln to Rs. 4.99 mln Rs. 5 mln to Rs. 9.99 mln	3.15%	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%
Rs. 10 min to Rs. 24.99 min Rs. 25 min to Rs. 49.99 min	3.70%	3.70%	3.70%	3.40%	3.30%	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%
Rs. 25 min to Rs. 49.99 min Rs 50 min to Rs. 99.99 min							3.42% 3.55%	3.42% 3.55%	3.42% 3.55%	3.42% 3.55%	3.42% 3.55%	3.42%	3.42%	3.42% 3.55%	3.04%	3.04% 3.15%	3.04%	3.04% 3.15%	3.04%	2.95% 3.05%	2.94% 3.05%	2.94% 3.05%	2.94% 3.05%	2.94% 3.05%
Rs. 100 min to Rs. 249.99 min Rs. 250 min to Rs. 499.99 min	4.15%	4.15%	4.15%	3.85%	3-75%	3.65%	3.70% 3.85%	3.70% 3.85%	3.70% N/A	3.70% 3.85%	3.70% 3.85%	3.70% N/A	3.70% 3.85%	3.70% 3.85%	3.28%	3.28% 3.42%	3.28% 3.42%	3.28%	3.28% N/A	3.19% 3.32%	3.18% 3.32%	3.18%	3.18% 3.32%	3.18%
Rs. 500 mln to Rs. 999.99 mln				0.0	070	0.0	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%
Rs. 1 bin and above Enhanced Saving (Monthly Payout)							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
Less than Rs. 1 mln	3.00%	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%
Rs. 1 min to Rs. 4.99 min Rs. 5 min to Rs. 9.99 min	3.15%	3.15%	3.15%	2.85%	2.75%	2.65%	2,30%	2,33%	2,33%	2,30%	2,30%	2.30%	2.30%	2.30%	2.05%	2.05%	2.05%	2.05%	2.04%	1.95%	1.95%	1.95%	1.94%	1.95%
Rs. 10 min to Rs. 24.99 min Rs 25 min to Rs. 49.99 min	3.25%	3.25%	3.25%	2.95%	2.85%	2.75%	2.40% 2.51%	2.40% 2.51%	2.40% 2.51%	2.40% 2.51%	2.40% 2.51%	2.40% 2.51%	2.40% 2.51%	2.40% 2.51%	2.14%	2.14% 2.23%	2.14% 2.23%	2.14% 2.23%	2.13% 2.23%	2.04% 2.13%	2.04% 2.13%	2.03% 2.13%	2.03%	2.04% 2.13%
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%
Rs. 100 min to Rs. 250 min Rs. 250 min to Rs. 500 min	4.25%	4.25%	4.25%	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
Rs. 500 mln to Rs. 1 bln Rs. 1 bln and above							N/A	N/A N/A	2.99%	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						
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	N/A	N/A						
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%	5.10%	5.00%	4.81% 5.01%	4.81% 5.01%	4.81% 5.01%	4.81% 5.01%	4.81% 5.01%	4.81% 5.01%	4.81% 5.01%	4.81% 5.01%	4.27%	4.27% 4.45%	4.27%	4.27%	4.27% 4.45%	4.18% 4.36%	4.17%	4.17%	4.17%	4.17% 4.35%
1 MonthRs. 20 mln to Rs. 29.99 mln	1			1	1		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%	4.36%	4-35% 4-35%	4.35% 4.35%	4.35%	4-35%
1 Month Rs. 30 min to Rs. 39.99 min 1 Month Rs. 40 min to Rs. 49.99 min	ł						N/A N/A	5.01% N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A 5.01%	N/A 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 N/A	N/A N/A	4-35% N/A	4-35% N/A
1 Month Rs 50 mln to Rs. 59.99 mln 1 Month Rs 60 mln to Rs. 69.99 mln	5-35%	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%	4.59% 4.59%	4.58% 4.58%	4.49% 4.49%	N/A 4.48%	N/A 4.48%	N/A 4.48%	N/A 4.48%
1 Month Rs 70 mln to Rs. 79.99 mln	i						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 mln to Rs. 89.99 mln 1 Month Rs 90 mln to Rs. 99.99 mln	-						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
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
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%	5.60%	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	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 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 N/A	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	5.20%	5.20%	5.20%	5.20%	5.20%	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%
3 Month Rs. 10 min to Rs. 19.99 min 3 MonthRs. 20 min to Rs. 29.99 min	+						5.16% 5.16%	5.16% N/A	5.16% 5.16%	5.16%	5.16% 5.16%	5.16% 5.16%	5.16% 5.16%	5.16% N/A	4.58% N/A	4.58% 4.58%	4.58%	4.59%	4.58%	4.49%	4.48%	4.48%	4.48% 4.48%	4.48%
3 Month Rs. 30 mln to Rs. 39.99 mln 3 Month Rs. 40 mln to Rs. 49.99 mln							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%	4.48% N/A 4.48%
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%	5-45%	5.45%	5.35%	N/A N/A	N/A 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	4.58% N/A	4.67%	4.58%	4.49%	4.48%	4.48%	4.57%	4.48%
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
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 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 N/A	N/A N/A	N/A	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%	N/A 4.72%	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%	5-70%	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	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	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	30,000	37,412	3,,	3-7-0-0	3.74	3.00.0	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
3 Month Rs 500 min and above 6 Month Rs. 2.5 min to Rs. 9.99 min	5.30%	5.30%	5.30%	5-30%	5.30%	5.20%	N/A 5.16%	N/A 5.16%	N/A 5.16%	N/A 5.16%	N/A 5.16%	N/A 5.16%	N/A 5.16%	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%
6 Month Rs. 10 mln to Rs. 19.99 mln 6 Month Rs. 20 mln to Rs. 29.99 mln							5.41% 5.41%	5.41% N/A	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% 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% 4.71%
6 Month Rs. 30 mln to Rs. 39.99 mln							N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs. 40 min to Rs. 49.99 min 6 Month Rs 50 min to Rs. 59.99 min	5-55%	5-55%	5.55%	5-55%	5-55%	5-45%	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	5.41% N/A	4.81%	4.81%	4.81%	4.81%	4.81%	4.72% 4.80%	4.71%	4.71%	4.70% N/A	4.71% 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 N/A	N/A 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 mln to Rs. 89.99 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	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	N/A N/A	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 min to Rs. 199.99 min 6 Month Rs 200 min to Rs. 299.99 min	5.80%	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	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	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	3.00%	3.00%	3.0070	3.00%	3.00.0	3.7074	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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 12 Month Rs. 2.5 min to Rs. 9.99 min	6.60%	6.60%	6.60%	6.60%	6.60%	6.50%	N/A 5.48%	N/A 5.48%	N/A 5.48%	N/A 5.48%	N/A 5.48%	N/A 5.48%	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%
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%
12 Month Rs. 20 min to Rs. 29.99 min 12 Month Rs. 30 min to Rs. 39.99 min	i	l		1	1		5.60% 5.60%	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% 4-97%	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%
12 Month Rs. 40 min to Rs. 49.99 min 12 Month Rs 50 min to Rs. 59.99 min	6.70%	6.70%	6.70%	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%	4.97% 5.15%	4.88% 5.06%	4.87% 5.05%	4.87% 5.05%	4.87% 5.05%	4.87%
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% N/A	5.15% N/A	5.15% N/A	5.15%	5.15%	5.06%	5.05%	5.05%	5.05%	5.05% N/A
12 Month Rs 70 min to Rs. 79.99 min 12 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	N/A N/A	N/A 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	1					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 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						
12 Month Rs 150 mln to Rs. 199.99 mln	6.95%	6.95%	6.95%	6.95%	6.95%	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
12 Month Rs 200 min to Rs. 299.99 min 12 Month Rs 300 min to Rs. 499.99	,5	,,,				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 N/A	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)						,,=0.3			,	1,711		,		27,11	1,711	,	,		1,711				3,713	
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%	6.35%	6.35%	6.25%	5.27% 5.43%	5.27% 5.43%	5.27% 5.43%	5.27% 5.43%	5-27% 5-43%	5.27% 5.43%	5.27% 5.43%	5.27% 5.43%	4.68%	4.68% 4.82%	4.68%	4.68%	4.68% 4.82%	4.59% 4.73%	4.58% 4.72%	4.58%	4.58% 4.72%	4.58%
12 Month Rs. 20 mln to Rs. 29.99 mln	1	l		1	1		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%
12 Month Rs. 30 min to Rs. 39.99 min 12 Month Rs. 40 min to Rs. 49.99 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	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 N/A	N/A N/A	N/A N/A	N/A N/A
12 Month Rs 50 min to Rs. 59.99 min 12 Month Rs 60 min to Rs. 69.99 min	6.45%	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	5.64% N/A	5.64% N/A	5.01% N/A	5.01% N/A	5.01% 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
12 Month Rs 70 min to Rs. 79.99 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
12 Month Rs 80 min to Rs. 89.99 min 12 Month Rs 90 min to Rs. 99.99 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	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	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 12 Month Rs 150 min to Rs. 199.99 min						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
12 Month Rs 200 mln to Rs. 299.99 mln	6.70%	6.70%	6.70%	6.70%	6.70%	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 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

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-DIB