Dubai Islamic Bank بنك دبي الإسلامي

HISTORICAL RATE SHEET

Product / Tiers	Aug-20	Jul-20	Jun-20	May-20	Apr-20	Mar-20	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
Savings Regular (Monthly Payout)																								
Less than Rs. 100k	4.00%	4.00%	5.00%	5.00%	3.00%	3.00%	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%
Rs. 100k upto Rs. 499.99k	3.00%	3.00%	3.00%	3.00%									2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.01%	2.01%	2.01%	1.91%
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%
Savings Plus (Monthly Payout)																								
Less than Rs. 500k	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	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%
Rs. 500k to Rs. 999k	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	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%
Rs. 1 mln to Rs. 4.99 mln	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	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%
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%
Rs. 10 mln to Rs. 24.99 mln	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	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%
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%
Rs 50 mln to Rs. 99.99 mln	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.30%	3.20%	3.10%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.66%	2.66%	2.66%	2.67%
Rs. 100 mln to Rs. 249.99 mln													3.14%	N/A	N/A	N/A	3.14%	3.14%	N/A	N/A	N/A	N/A	2.79%	N/A
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
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
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
E-Savings (Quarterly Payout)																								
Less than Rs. 10k	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	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%
Rs. 10k to Rs. 99.99k	3.50%	3.50%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.10%	4.10%	4.00%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.37%	3.37%	3.37%	3.37%
Rs. 100k to Rs. 4.99 million	4.90%	4.90%	5.90%	5.90%	5.90%	5.90%	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%
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
Fixed Deposits																								
Profit at Maturity Option																								
1 Month - Rs.100k to Rs. 999k	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	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%
1 Month - Rs.1 mln to Rs.4.99 mln	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	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%
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%
1 Month - Rs.10 mln to Rs.49.99 mln	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	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%	2.92%	2.93%
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%
1 Month - Rs. 100 mln and above	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	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	N/A	N/A
3 Month - Rs.100k to Rs. 999k	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	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%
3 Month - Rs.1mln to Rs.4.99 mln	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	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%	2.75%
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%
3 Month - Rs.10 mln to Rs.49.99 mln	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	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%	3.44%	3.06%	3.06%	3.06%	3.06%
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%
3 Month - Rs. 100 mln and above	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	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
6 Month - Rs.100k to Rs. 999k	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	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%
6 Month - Rs.1mln to Rs.4.99 mln	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	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%
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%
6 Month - Rs.10 mln to Rs.49.99 mln	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	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%
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%
6 Month - Rs.100 mln to 199.99 mln	4.30%	4.30%	4.30%	N/A	N/A	N/A	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
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
1 year - Rs. 100k to Rs. 9.99 mln	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	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%
1 year - Rs. 10 mln to Rs. 99.99 mln	5.00%	5.00%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	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%
1 year - Rs. 100 mln to Rs. 249.99 mln													N/A	4.15%	4.15%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.69%	3.69%
1 year - Rs. 250 mln to Rs. 499.99 mln	5.25%	5.25%	6.10%	6.10%	6.10%	6.10%	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
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
2 Years	5.55%	5.55%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	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%
3 Years	5.70%	5.70%	6.60%	6.60%	6.60%	6.60%	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%
5 Years	5.85%	5.85%	6.75%	7.10%	7.10%	7.10%	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%
7 Years	6.00%	6.00%	7.00%	7.60%	7.60%	7.60%	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%
Monthly Payout Option																								
1 year - Rs. 100k to Rs. 9.99 mln	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	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%
1 year - Rs. 10 mln to Rs. 99.99 mln	4.50%	4.50%	4.95%	4.95%	4.95%	4.95%	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%
1 year - Rs. 100 mln to Rs. 249.99 mln	4.75%	4.75%	5.70%	5.70%	5.70%	5.70%	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	N/A	N/A	N/A	N/A
2 years	4.95%	4.95%	5.95%	5.95%	5.95%	5.95%	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%	4.47%	3.97%	3.97%	3.97%	3.97%
3 years	5.20%	5.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	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%	4.35%	4.35%	4.35%
5 years	5.70%	5.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	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%
7 years	5.75%	5.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	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%
Quarterly Payout Option																								
1 year - Rs. 100k to Rs. 999k	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	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%
1 year - Rs. 1 mln to Rs. 9.99 mln	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	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%
1 year - Rs. 10 mln to Rs. 99.99 mln	5.25%	5.25%	5.80%	5.80%	5.80%	5.80%	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
1 year - Rs. 100 mln and above	5.30%	5.30%											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	5.05%	5.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	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%
3 years	5.30%	5.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	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%
5 years	5.50%	5.50%	6.50%	6.80%	6.80%	6.80%	6.80%	6.80%	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%
7 years	5.80%	5.80%	6.80%	6.90%	6.90%	6.90%	6.90%	6.90%	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%
Half Yearly Payout Option																								
1 year - Rs. 100k to Rs. 9.99 mln	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	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%
1 year - Rs. 10 mln to Rs. 99.99 mln	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	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
1 year - Rs. 100 mln to Rs. 249.99 mln	5.25%	5.25%	5.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.90%	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
2 years	5.15%	5.15%	6.15%	6.15%	6.15%	6.15%	6.15%	6.15%	6.15%	6.15%	6.15%	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%
3 years	5.40%	5.40%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%	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%
5 years	5.60%	5.60%	6.60%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	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%
7 years	5.90%	5.90%	6.90%	7.10%	7.10%	7.10%	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%
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%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	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%
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%
3 Months - 2k to 99.99k	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%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%
3 Months - 100k to 249.99k	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	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%
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
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
6 Months - 2k to 99.99k	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	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%
6 Months - 100k to 249.99k	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	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
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%
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
1 Year - 2k to 99.99k	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	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%
1 Year - 100k to 249.99k	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	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%
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
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
FCY Deposits - AED,USD,EUR & GBP (Profit Maturity)																								
3 Months - 2k to 99.99k	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	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%
3 Months - 100k to 249.99k	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	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%
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%
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%
6 Months - 2k to 99.99k	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
6 Months - 100k to 249.99k	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%
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%
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%
1 Year - 2k to 99.99k	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
1 Year - 100k to 249.99k	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	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													N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.88%	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	Aug-20	Jul-20	Jun-20	May-20	Apr-20	Mar-20	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
ADT 1 Tier Sukuk																								
ADT 1 Tier Sukuk (Monthly)	9.69%	9.69%	13.03%	13.03%	13.03%	15.30%	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
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)																								
Less than Rs. 500k	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	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%
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%
Rs. 1 mln to Rs. 4.99 mln	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	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%
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%
Rs. 10 mln to Rs. 24.99 mln	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	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%
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%
Rs 50 mln to Rs. 99.99 mln	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	3.85%	3.75%	3.65%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.15%	3.15%	3.15%	3.15%
Rs. 100 mln to Rs. 249.99 mln													3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.28%	3.28%	3.28%	3.28%
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%
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%
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
Enhanced Saving (Monthly Payout)																								
Less than Rs. 1 mln	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	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%
Rs. 1 mln to Rs. 4.99 mln	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	2.85%	2.75%	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%
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%
Rs. 10 mln to Rs. 24.99 mln	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	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%
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%
Rs. 50 mln to Rs. 99.99 mln	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	3.95%	3.85%	3.75%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.39%	2.39%	2.39%	2.39%
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%
Rs. 250 mln to Rs. 500 mln													N/A	N/A	2.79%	2.79%	N/A	N/A	N/A	N/A	2.48%	2.48%	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
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
Premium Term Deposit (Profit at Maturity)																								
1 Month Rs. 2.5 mln to Rs. 9.99 mln	4.60%	4.60%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	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%
1 Month Rs. 10 mln to Rs. 19.99 mln	4.85%	4.85%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.25%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	4.45%	4.45%	4.45%	4.45%
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%
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%
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%
1 Month Rs 50 mln to Rs. 59.99 mln													N/A	5.16%	N/A	N/A	N/A	N/A	N/A	N/A	4.58%	4.58%	4.58%	4.59%
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%
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
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
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
1 Month Rs 100 mln to Rs. 149.99 mln	5.10%	5.10%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.50%	N/A	N/A	N/A	N/A	5.26%	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
1 Month Rs 200 mln to Rs. 299.99 mln													5.26%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 Month Rs 300 mln to Rs. 499.99													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 Month Rs 500 mln and above													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs. 2.5 mln to Rs. 9.99 mln	4.70%	4.70%	5.20%	5.20%	5.20%	5.20%	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%
3 Month Rs. 10 mln to Rs. 19.99 mln	4.95%	4.95%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.35%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	4.58%	4.58%	4.58%	4.59%
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	4.58%	4.58%	4.58%	4.59%
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
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%
3 Month Rs 50 mln to Rs. 59.99 mln													N/A	N/A	5.26%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.67%
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%
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
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
3 Month Rs 90 mln to Rs. 99.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs 100 mln to Rs. 149.99 mln	5.20%	5.20%	5.70%	5.70%	5.70%	5.70%	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
3 Month Rs 150 mln to Rs. 199.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs 200 mln to Rs. 299.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs 300 mln to Rs. 499.99													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Month Rs 500 mln and above													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs. 2.5 mln to Rs. 9.99 mln	4.80%	4.80%	5.30%	5.30%	5.30%	5.30%	5.30%	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%
6 Month Rs. 10 mln to Rs. 19.99 mln	5.05%	5.05%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	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%
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
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
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%
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%
6 Month Rs 60 mln to Rs. 69.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 70 mln to Rs. 79.99 mln													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													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 90 mln to Rs. 99.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 100 mln to Rs. 149.99 mln	4.95%	4.95%	5.80%	5.80%	5.80%	5.80%	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
6 Month Rs 150 mln to Rs. 199.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 200 mln to Rs. 299.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 300 mln to Rs. 499.99													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Month Rs 500 mln to Rs. 749.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs. 2.5 mln to Rs. 9.99 mln	5.75%	5.75%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%	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%
12 Month Rs. 10 mln to Rs. 19.99 mln	5.85%	5.85%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	4.97%	4.97%	4.97%	4.98%
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%
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%
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%
12 Month Rs 50 mln to Rs. 59.99 mln													5.79%	5.79%	5.79%	5.79%	N/A	N/A	N/A	N/A	N/A	N/A	5.15%	5.15%
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%
12 Month Rs 70 mln to Rs. 79.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 80 mln to Rs. 89.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 90 mln to Rs. 99.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 100 mln to Rs. 149.99 mln	5.95%	5.95%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%	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
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
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
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
Premium Term Deposit (Monthly Payout)																								
12 Month Rs. 2.5 mln to Rs. 9.99 mln	5.50%	5.50%	6.35%	6.35%	6.35%	6.35%	6.35%	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%
12 Month Rs. 10 mln to Rs. 19.99 mln	5.60%	5.60%	6.45%	6.45%	6.45%	6.45%	6.45%	6.45%	6.45%	6.45%	6.45%	6.35%	5.43%	5.43%	5.43%	5.43%	5.43%	5.43%	5.43%	5.43%	4.82%	4.82%	4.82%	4.82%
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%
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
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
12 Month Rs 50 mln to Rs. 59.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	5.64%	5.64%	5.01%	5.01%	5.01%	5.01%
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
12 Month Rs 70 mln to Rs. 79.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 80 mln to Rs. 89.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 90 mln to Rs. 99.99 mln													N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Rs 100 mln to Rs. 149.99 mln	5.70%	5.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	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
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
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
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

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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