

HISTORICAL RATE SHEET																								
Product / Tiers	Apr-21	Mar-21	Feb-21	Jan-21	Dec-20	Nov-20	Oct-20	Sep-20	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
Savings Regular (Monthly Payout)																								
Less than Rs. 10K	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	4.00%	4.00%	5.00%	5.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.70%	2.60%	2.50%	2.45%	2.45%	2.45%	2.45%
Rs. 10K up to Rs. 499.99K	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.70%	2.60%	2.50%	2.46%	2.46%	2.46%	2.46%
Rs. 50K and above	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.70%	2.60%	2.50%	2.47%	2.47%	2.47%	2.47%
Savings Plus (Monthly Payout)																								
Less than Rs. 50K	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.70%	2.60%	2.50%	2.55%	2.55%	2.55%	2.55%
Rs. 50K to Rs. 999.99K	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	2.75%	2.65%	2.55%	2.51%	2.51%	2.51%	2.51%
Rs. 10 min to Rs. 4.99 min	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	2.80%	2.70%	2.60%	2.50%	2.50%	2.50%	2.50%
Rs. 5 min to Rs. 9.99 min	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	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%
Rs. 10 min to Rs. 24.99 min																					3.00%	3.00%	3.00%	3.00%
Rs. 25 min to Rs. 49.99 min																					3.14%	N/A	N/A	N/A
Rs. 50 min to Rs. 99.99 min																					3.19%	N/A	N/A	N/A
Rs. 100 min to Rs. 249.99 min																					3.19%	N/A	N/A	N/A
Rs. 250 min to Rs. 499.99 min																					3.19%	N/A	N/A	N/A
Rs. 500 min to Rs. 999.99 min																					3.19%	N/A	N/A	N/A
Rs. 1 Mn and above																					3.19%	N/A	N/A	N/A
E-Savings (Quarterly Payout)																								
Less than Rs. 10K	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.70%	2.60%	2.50%	2.55%	2.55%	2.55%	2.55%
Rs. 10K up to Rs. 499.99K	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.70%	2.60%	2.50%	2.46%	2.46%	2.46%	2.46%
Rs. 50K and above	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.70%	2.60%	2.50%	2.47%	2.47%	2.47%	2.47%
Fixed Deposits																								
Profit Maturity Option																								
1 Month - Rs. 10K to Rs. 999.99K	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	2.99%	2.99%	2.99%	2.99%
1 Month - Rs. 1 min to Rs. 49.99 min	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.04%	3.04%	3.04%	3.04%
1 Month - Rs. 50 min to Rs. 99.99 min	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.29%	3.29%	3.29%	3.29%
1 Month - Rs. 100 min and above	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	3.49%	3.49%	3.49%	3.49%
3 Month - Rs. 10K to Rs. 999.99K	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.04%	3.04%	3.04%	3.04%
3 Month - Rs. 1 min to Rs. 49.99 min	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.29%	3.29%	3.29%	3.29%
3 Month - Rs. 50 min to Rs. 99.99 min	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.44%	3.44%	3.44%	3.44%
3 Month - Rs. 100 min to Rs. 99.99 min	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	3.59%	3.59%	3.59%	3.59%
6 Month - Rs. 10K to Rs. 999.99K	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.14%	3.14%	3.14%	3.14%
6 Month - Rs. 1 min to Rs. 49.99 min	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.19%	3.19%	3.19%	3.19%
6 Month - Rs. 50 min to Rs. 99.99 min	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	3.39%	3.39%	3.39%	3.39%
6 Month - Rs. 100 min to Rs. 99.99 min	N/A	N/A	N/A	N/A	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	3.59%	3.59%	3.59%	3.59%
1 Year - Rs. 10K to Rs. 999.99K	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	3.84%	3.84%	3.84%	3.84%
1 Year - Rs. 1 min to Rs. 49.99 min	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.09%	4.09%	4.09%	4.09%
1 Year - Rs. 50 min and above	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	4.29%	4.29%	4.29%	4.29%
2 Years	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	4.60%	4.60%	4.60%	4.60%
3 Years	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	4.74%	4.74%	4.74%	4.74%
5 Years	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	4.89%	4.89%	4.89%	4.89%
7 Years	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.04%	5.04%	5.04%	5.04%
Monthly Payout Option																								
1 Year - Rs. 10K to Rs. 999.99K	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	3.65%	3.65%	3.65%	3.65%
1 Year - Rs. 1 min to Rs. 99.99 min	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	3.85%	3.85%	3.85%	3.85%
1 Year - Rs. 10 min to Rs. 99.99 min	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.10%	4.10%	4.10%	4.10%
1 Year - Rs. 100 min and above	N/A	N/A	N/A	N/A	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.15%	4.15%	4.15%	4.15%
3 Years	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.25%	4.25%	4.25%	4.25%
5 Years	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	4.40%	4.40%	4.40%	4.40%
7 Years	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	4.74%	4.74%	4.74%	4.74%
Quarterly Payout Option																								
1 Year - Rs. 10K to Rs. 999.99K	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	3.75%	3.75%	3.75%	3.75%
1 Year - Rs. 1 min to Rs. 99.99 min	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	3.95%	3.95%	3.95%	3.95%
1 Year - Rs. 10 min to Rs. 99.99 min	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	4.30%	4.30%	4.30%	4.30%
1 Year - Rs. 100 min and above	N/A	N/A	N/A	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	4.35%	4.35%	4.35%	4.35%
3 Years	5.30%	5.30%	5.30%	5.3																				

HISTORICAL RATE SHEET

Product / Tiers	Apr-21	Mar-21	Feb-21	Jan-21	Dec-20	Nov-20	Oct-20	Sep-20	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	
ADT 1 Tier Sukuk (Monthly)	9.33%	9.04%	9.04%	9.04%	9.00%	9.00%	9.00%	9.69%	9.69%	9.69%	13.00%	13.00%	13.00%	15.30%	15.30%	15.30%	15.60%	15.60%	15.60%	14.70%	14.70%	14.70%	12.60%	12.60%	
Business Account (Semi-annual Payout)																									
Rt. 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	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.70%	2.60%	2.60%	2.25%	2.25%	2.25%	2.25%	
Rs. 500k to Rs. 999k	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	2.85%	2.75%	2.75%	2.50%	2.50%	2.50%	2.50%	
Rs. 1m to Rs. 499.99m	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.40%	3.30%	3.30%	3.00%	3.00%	3.00%	3.00%	
Rs. 5 min to Rs. 9.99 min	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	3.85%	3.75%	3.75%	3.45%	3.45%	3.45%	3.45%	
Rs. 10 min to Rs. 24.99 min																									
Rs. 25 min to Rs. 49.99 min																									
Rs. 50 min to Rs. 99.99 min																									
Rs. 100 min to Rs. 249.99 min																									
Rs. 250 min to Rs. 499.99 min																									
Rs. 500 min to Rs. 999.99 min																									
Rs. 1 bn and above																									
Enhanced Savings (Monthly Payout)																									
Less than Rs. 1 min	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.70%	2.60%	2.60%	2.25%	2.25%	2.25%	2.25%	
Rs. 1 min to Rs. 4.99 min	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	2.85%	2.75%	2.75%	2.50%	2.50%	2.50%	2.50%	
Rs. 5 min to Rs. 9.99 min	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.40%	3.30%	3.30%	3.00%	3.00%	3.00%	3.00%	
Rs. 10 min to Rs. 24.99 min	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	3.85%	3.75%	3.75%	3.45%	3.45%	3.45%	3.45%	
Rs. 25 min to Rs. 49.99 min																									
Rs. 50 min to Rs. 99.99 min																									
Rs. 100 min to Rs. 249.99 min																									
Rs. 250 min to Rs. 499.99 min																									
Rs. 500 min to Rs. 999.99 min																									
Rs. 1 bn and above																									
Minimum Term Deposit (Profit at Maturity)																									
1 Month Rs. 2.5 min to Rs. 9.99 min	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	
1 Month Rs. 10 min to Rs. 24.99 min																									
1 Month Rs. 25 min to Rs. 49.99 min																									
1 Month Rs. 50 min to Rs. 99.99 min																									
1 Month Rs. 100 min to Rs. 249.99 min																									
1 Month Rs. 250 min to Rs. 499.99 min																									
1 Month Rs. 500 min and above																									
3 Month Rs. 2.5 min to Rs. 9.99 min	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	
3 Month Rs. 10 min to Rs. 24.99 min																									
3 Month Rs. 25 min to Rs. 49.99 min																									
3 Month Rs. 50 min to Rs. 99.99 min																									
3 Month Rs. 100 min to Rs. 249.99 min																									
3 Month Rs. 250 min to Rs. 499.99 min																									
3 Month Rs. 500 min and above																									
6 Month Rs. 2.5 min to Rs. 9.99 min	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	
6 Month Rs. 10 min to Rs. 24.99 min																									
6 Month Rs. 25 min to Rs. 49.99 min																									
6 Month Rs. 50 min to Rs. 99.99 min																									
6 Month Rs. 100 min to Rs. 249.99 min																									
6 Month Rs. 250 min to Rs. 499.99 min																									
6 Month Rs. 500 min and above																									
12 Month Rs. 2.5 min to Rs. 9.99 min	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	
12 Month Rs. 10 min to Rs. 24.99 min																									
12 Month Rs. 25 min to Rs. 49.99 min																									
12 Month Rs. 50 min to Rs. 99.99 min																									
12 Month Rs. 100 min to Rs. 249.99 min																									
12 Month Rs. 250 min to Rs. 499.99 min																									
12 Month Rs. 500 min and above																									
Premium Term Deposit (Monthly Payout)																									
12 Month Rs. 2.5 min to Rs. 9.99 min	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	
12 Month Rs. 10 min to Rs. 24.99 min																									
12 Month Rs. 25 min to Rs. 49.99 min																									
12 Month Rs. 50 min to Rs. 99.99 min																									
12 Month Rs. 100 min to Rs. 249.99 min																									
12 Month Rs. 250 min to Rs. 499.99 min																									
12 Month Rs. 500 min and above																									

Notes:
 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: 111-786-018