

LUCTORICAL DATE CLIFFT	A																							
HISTORICAL RATE SHEET																								
Product / Tiers	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21	Sep-21	Aug-21	Jul-21	Jun-21	May-21	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
Savings Regular / Asaan / RDA (Monthly Payout)																,								
Less than Rs. 100k Rs. 100k and above	4.50% 3.25%	4.50%	4.50%	4.50%	3.50% 2.75%	4.00%	4.00%	5.00%	5.00%	3.00%														
Savings Johara (Monthly Payout)	3.23/6	3.23%	3.23%	3.23%	2.7370	2.73%	2.7370	2.73%	2.7370	2.73%	2.73%	2.7376	2.73%	2.7376	2.73%	2.7376	2.73%	2.73%	2.73%	3.00%	3.00%	3.00%	3.00%	3.00%
Less than Rs. 100k	6.25%	6.25%	6.25%	3.75%	3.75%	3.75%	3.50%	3.50%	N/A	N/A N/A														
Rs. 100k and above	6.50%	6.50%	6.50%	4.00%	4.00%	4.00%	3.75%	3.75%	N/A															
Savings Senior Citizen/Widows/ Pensioner (Monthly Payout)																								
Less than Rs. 100k Rs. 100k and above	6.25% 8.24%	6.25% 8.25%	6.25% 8.25%	3.75% 5.75%	3.75% 5.75%	3.75% 5.75%	N/A 5.50%	N/A N/A																
Savings Plus (Monthly Payout)	0.24%	0.23%	0.23%	3.73%	3.73%	3.73%	3.30%	N/A	N/A	N/A	N/A	N/A	IN/A	N/A	N/A	IN/A	N/A							
Less than Rs. 500k	3.25%	3,25%	3.25%	3.25%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	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%
Rs. 500k to Rs. 999k	3.50%	3.50%	3.50%	3.50%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	3.05%	3.05%	3.05%	3.05%	3.05%
Rs. 1 mln to Rs. 9.99 mln	3.55%	3.55%	3.55%	3.55%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	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%
Rs. 10 min to Rs. 49.99 min	3.60%	3.60%	3.60%	3.60%	3.20%	3.20%	3.20%	3.20%	3.20% 3.50%	3.20%	3.20%	3.20%	3.20%	3.20% 3.50%	3.20%	3.20%	3.20% 3.50%	3.20% 3.50%	3.20%	3.20% 3.60%	3.20%	3.20%	3.20%	3.20% 3.60%
E-Savings (Quarterly Payout)	3.00%	3.00%	3.00%	3.80%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.00%	3.00%	3.00%	3.00%	3.00%
Less than Rs. 10k	3.25%	3,25%	3.25%	3.25%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	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%
Rs. 10k to Rs. 99.99k	3.50%	3.50%	3.50%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.50%	3.50%	3.00%	3.00%	3.00%
Rs. 100k and above	4.50%	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.90%	4.90%	5.90%	5.90%	5.90%
Business Account (Semi-Annual Payout)	1												1	1										
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. 1 million	3.25%	3,25%	3.25%	3.25%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	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%
Rs. 1 mln to Rs. 9.99 mln	3.25%	3.65%	3.25%	3.25%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Rs. 10 mln to Rs. 49.99 mln	3.90%	3.90%	3.90%	3.90%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	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%
Rs 50 mln and above	4.50%	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	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%
Enhanced Savings (Monthly Payout)																								
Less than Rs. 1 million Rs. 1 million to Rs. 9.99 million	3.25%	3.25%	3.25%	3.25%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	3.00% 3.15%	3.00%	3.00%	3.00%	3.00%
Rs. 10 million to Rs. 49.99 million	3.90%	3.95%	3.65%	3.65%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.00%	3.00%	3.50%	3.15%	3.15%	3.15%	3.15%	3.15%
Rs 50 million and above	4.50%	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.25%	4.25%	4.25%	4.25%	4.25%
Fixed Deposits																								
Profit at Maturity Option																								
1 Month - Rs.100k to Rs. 999k 1 Month - Rs.1 min to Rs.9.99 min	4.10% 4.15%	4.10%	4.10%	4.10% 4.15%	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% 3.60%
1 Month - Rs.1 min to Rs.9.99 min 1 Month - Rs.10 min to Rs.99.99 min	4.15%	4.15%	4.15%	4.15%	3.60%	3.85%	3.85%	3.85%	3.60%	3.85%	3.60%	3.85%	3.60%	3.85%	3.85%	3.85%	3.60%	3.85%	3.85%	3.85%	3.60%	3.85%	3.85%	3.85%
1 Month - Rs. 100 mln and above	4.40%	4.40%	4.40%	4.40%	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 Month - Rs.100k to Rs. 999k	4.20%	4.20%	4.20%	4.20%	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 Month - Rs.1mln to Rs.9.99 mln 3 Month - Rs.10 mln to Rs.99.99 mln	4.25% 4.35%	4.25% 4.35%	4.25% 4.35%	4.25% 4.35%	3.70% 3.95%																			
3 Month - Rs. 100 mln and above	4.35% N/A	4.35% N/A	4.35%	4.35% N/A	4.20%	3.95% N/A	3.95% N/A	4.20%	3.95% N/A	3.95% N/A	3.95% N/A	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%
6 Month - Rs.100k to Rs. 999k	4.30%	4.30%	4.30%	4.30%	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%
6 Month - Rs.1min to Rs.9.99 min	4.35%	4.35%	4.35%	4.35%	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%
6 Month - Rs.10 min to Rs.99.99 min	4.45%	4.45%	4.45%	4.45%	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% N/A
6 Month - Rs.100 mln and above 1 year - Rs. 100k to Rs. 999k	N/A 5.35%	N/A 5.35%	N/A 5.35%	4.60% 5.35%	N/A 4.60%																			
1 year - Rs. 1 mln to Rs. 9.99 mln	5.55%	5.55%	5.55%	5.55%	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%	5.35%	5.35%	5.35%
1 year - Rs. 10 mln and above	5.65%	5.65%	5.65%	5.65%	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%	6.10%	6.10%	6.10%
2 Years 3 Years	5.85%	5.85%	5.85%	5.85%	5.55% 5.70%	5.55% 5.70%	5.55% 5.70%	5.55%	5.55% 5.70%	5.55% 5.70%	5.55%	5.55%	5.55% 5.70%	5.55%	5.55%	5.55%	5.55%	5.55% 5.70%	5.55%	5.55%	5.55%	6.35%	6.35%	6.35%
5 Years	6.25%	6.25%	6.25%	6.25%	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%	6.75%	7.10%	7.10%
7 Years	6.50%	6.50%	6.50%	6.50%	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%	7.00%	7.60%	7.60%
Monthly Payout Option																								
1 year - Rs. 100k to Rs. 999k 1 year - Rs. 1 mln to Rs. 9.99 mln	4.95% 5.05%	4.95% 5.05%	4.95% 5.05%	4.95% 5.05%	4.20% 4.50%	4.20% 4.95%	4.20% 4.95%	4.20% 4.95%																
1 year - Rs. 10 min to Rs. 99.99 min	5.15%	5.15%	5.15%	5.15%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.95%	4.95%	4.95%
1 year - Rs. 100 mln and above	N/A	N/A	N/A	N/A	N/A	4.85%	4.85%	4.85%	N/A	N/A	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%
2 years	5.25%	5.25%	5.25%	5.25%	4.95% 5.20%	5.95% 6.20%	5.95%	5.95% 6.20%																
3 years 5 years	6.10%	6.10%	6.10%	6.10%	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%	6.70%	6.70%	6.70%
7 years	6.25%	6.25%	6.25%	6.25%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	6.75%	6.75%	6.75%
Quarterly Payout Option																								
1 year - Rs. 100k to Rs. 999k 1 year - Rs. 1 mln to Rs. 9.99 mln	5.05%	5.05%	5.05%	5.05%	4.30% 5.05%	4.30% 5.05%	4.30% 5.05%	4.30% 5.05%	4.30% 5.05%	4.30% 5.05%	4.30%	4.30% 5.05%	4.30%	4.30% 5.05%	4.30% 5.05%	4.30% 5.05%	4.30%	4.30%	4.30% 5.05%	4.30% 5.05%	4.30% 5.05%	4.30% 5.05%	4.30%	4.30%
1 year - Rs. 10 min to Rs. 99.99 min	5.65%	5.65%	5.65%	5.65%	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%	5.80%	5.80%	5.80%
1 year - Rs. 100 mln and above	N/A	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	N/A	N/A	N/A												
2 years 3 years	5.35%	5.35%	5.35%	5.35%	5.05%	5.05%	5.05% 5.30%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	6.05%	6.05%	6.05%
5 years	6.00%	6.00%	6.00%	6.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	6.50%	6.80%	6.80%
7 years	6.30%	6.30%	6.30%	6.30%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	6.80%	6.90%	6.90%
Half Yearly Payout Option																								
1 year - Rs. 100k to Rs. 999k 1 year - Rs. 1 min to Rs. 9.99 min	5.15% 5.70%	5.15%	5.15%	5.15%	4.40% 5.15%																			
1 year - Rs. 10 mln and above	5.65%	N/A	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.90%	N/A	N/A													
2 Years	5.45%	5.45%	5.45%	5.45%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	6.15%	6.15%	6.15%
3 Years	5.70%	5.70%	5.70%	5.70%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	6.40%	6.40%	6.40%
5 Years 7 Years	6.00%	6.00%	6.00%	6.00%	5.60% 5.90%	5.60% 5.90%	5.60% 5.90%	5.60% 5.90%	5.60% 5.90%	5.60%	5.60%	5.60% 5.90%	5.60% 5.90%	5.60% 5.90%	5.60%	5.60%	5.60% 5.90%	5.60% 5.90%	5.60% 5.90%	5.60%	5.60% 5.90%	6.60%	6.90% 7.10%	6.90% 7.10%
Premium Term Deposit (Profit at Maturity)	2.40/0	2.40/0	2.4070	2.4070	2.30%	2.30%		2.30%	2.30%	2.30%		2.3070		2.30%	2.3070	2.30%	2.30%	2.30%	2.50%	2.30%	2.3070	2.2070		
1 Month Rs. 2.5 mln to Rs. 9.99 mln	5.40%	5.40%	5.40%	5.40%	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%	5.10%	5.10%	5.10%
1 Month Rs. 10 mln to Rs. 99.99 mln	5.45%	5.45%	5.45%	5.45%	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%	4.85%	5.35%	5.35%	5.35%
1 Month Rs 100 mln above	5.60%	5.60%	5.60%	5.60%	5.10%	N/A	N/A	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.60%	5.60%	5.60%
3 Month Rs. 2.5 mln to Rs. 9.99 mln 3 Month Rs. 10 mln to Rs. 99.99 mln	5.55%	5.50%	5.50%	5.55%	4.70%	4.70% 4.95%	4.70% 4.95%	4.70%	4.70% 4.95%	4.70% 4.95%	4.70% 4.95%	4.70%	4.70% 4.95%	4.70% 4.95%	4.70% 4.95%	4.70% 4.95%	4.70%	4.70% 4.95%	4.70%	4.70%	4.70% 4.95%	5.20% 5.45%	5.20%	5.20% 5.45%
3 Month Rs. 10 min to Rs. 99.99 min 3 Month Rs 100 min above	5.55% N/A	5.55% N/A	5.55%	5.55% N/A	4.95% N/A	4.95% 5.20%	5.45%	5.45%	5.45%															
6 Month Rs. 2.5 mln to Rs. 9.99 mln	5.60%	5.60%	5.60%	5.60%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	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%
6 Month Rs. 10 mln to Rs. 99.99 mln	N/A	5.65%	N/A	5.65%	N/A	N/A	N/A	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.55%	5.55%	5.55%
6 Month Rs 100 mln above	N/A	4.95%	4.95%	4.95%	4.95%	4.95%	5.80%	5.80%	5.80%															
12 Month Rs. 2.5 mln to Rs. 9.99 mln 12 Month Rs. 10 mln to Rs. 99.99 mln	6.50% 6.55%	6.50% 6.55%	6.50% 6.55%	6.50%	5.75% 5.85%	6.60% 6.70%	6.60%	6.60% 6.70%																
12 Month Rs. 10 min to Rs. 99.99 min 12 Month Rs 100 min above	6.55% N/A	0.55% N/A	0.55% N/A	0.55% N/A	5.85% N/A	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	6.70%	6.95%	6.95%									
		, ,,,,				4						,	, ,,,,	, , , , , ,										



Premium Term Deposit (Monthly Payout)																								
12 Month Rs. 2.5 mln to Rs. 9.99 mln	6.25%	6.25%	6.25%	6.25%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	6.35%	6.35%	6.35%
12 Month Rs. 10 mln to Rs. 99.99 mln	6.30%	6.30%	6.30%	6.30%	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%	5.60%	5.60%	5.60%	5.60%	6.45%	6.45%	6.45%
12 Month Rs 100 mln and above	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.70%	5.70%	N/A	N/A	N/A	N/A	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	6.70%	6.70%	6.70%
FCY Deposits / RDA- AED, USD, EUR, GBP & Johara (Monthly Payout)																								
Saving - Less than 500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Saving - 500 and above	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%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
3 Months - 2k to 99.99k	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
3 Months - 100k and above	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
6 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%	0.25%	0.25%	0.25%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
6 Months - 100k 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	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
1 Year - 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%	0.35%	0.35%	0.35%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
1 Year - 100k and above	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
FCY Deposits / RDA- AED, USD, EUR, GBP (Maturity Payout)																								
3 Months - 2k to 99.99k	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	0.30%	0.31%	0.31%	0.31%	0.31%	0.31%
3 Months - 100k 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%	0.45%	0.45%	0.45%	0.45%	0.44%	0.44%	0.44%	0.44%	0.44%
6 Months - 2k to 99.99k 6 Months - 100k and above	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.35%	0.35%	0.35% 0.55%	0.35%	0.36%	0.36%	0.36% 0.55%	0.36%	0.36%
1 Year - 2k to 99.99k	0.40%	0.33%	0.40%	0.40%	0.33%	0.33%	0.33%	0.33%	0.40%	0.40%	0.40%	0.40%	0.33%	0.33%	0.40%	0.35%	0.45%	0.33%	0.45%	0.50%	0.50%	0.55%	0.50%	0.50%
1 Year - 100k and above	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.65%	0.65%	0.65%	0.65%	0.65%
ADT 1 Tier Sukuk		0.1011								0.1011						0.007.5	0.00.1					0.0071		0.001
ADT 1 Tier Sukuk (Monthly)	12.12%	12.12%	12.12%	9.53%	9.53%	9.53%	9.21%	9.21%	9.21%	9.33%	9.33%	9.33%	9.04%	9.04%	9.04%	9.00%	9.00%	9.00%	9.69%	9.69%	9.69%	13.03%	13.03%	13.03%
Islamic Long Term Financing Facility (ILTFF) (Textile Sector)																								
Upto 3 years	3.50%	3,50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Over 3 years and upto 5 years	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Over 5 years and upto 10 years	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%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Islamic Long Term Financing Facility (ILTFF) (Non Textile Sector)																								
Over 3 years and upto 5 years	3.50%	3.50%	3.50%	3,50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Over 5 years and upto 10 years	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Islamic Financing Renewal Energy																								
Project of more than 20 MW (Category 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
Individual Customers Upto 1 MW (Category 2)	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%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Vendor / Supplier Upto 1 MW (Category 3)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Islamic Temporary Economic Refinance Facility																								
Rs. 1 & Above	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Islamic Refinance Scheme for payment of Wages and Salaries																								
Islamic Refinance Scheme for payment of Wages and Salaries (Corporate)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Islamic Refinance Scheme for payment of Wages and Salaries (SME)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Islamic Refinance Scheme for payment of Wages and Salaries		,	-		-	-	-	-	,		-	The state of the s	,	- '	,	,	N/A	,	N/A	N/A	N/A	N/A	,	N/A
(Corp & SME Active Tax Payer)	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%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)																								
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%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Islamic Refinance scheme for Modernization of SMES (IRFMS)																,								
Rs. 1 & Above	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	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
																		1				1		

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/Encashment of Rs. 100 million and above needs prior approval from Head-Office
24/7 Dubals latune Phone Banking service: 111.7-80.0 million and above needs prior approval from Head-Office
24/7 Dubals latune Phone Banking service: 111.7-80.1 million services are serviced by the services of the services are serviced by the services of the services of the services are serviced by the services of th