



Premium Term Deposit (Monthly Payout)																									
12 Month Rs. 2.5 min to Rs. 9.99 min	6.25%	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%	5.50%	6.35%	6.35%
12 Month Rs. 10 min to Rs. 99.99 min	6.30%	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%	5.60%	6.45%	6.45%
12 Month Rs 100 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	6.70%	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%	0.05%	0.05%	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%	0.10%	0.10%	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%	0.15%	0.15%	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%	0.20%	0.20%	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%	0.25%	0.25%	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	N/A	N/A	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%	0.35%	0.35%	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%	0.40%	0.40%	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%	0.20%	0.20%	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%	0.25%	0.25%	0.45%	0.45%	0.45%	0.44%	0.44%	0.44%	0.44%	0.44%
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%	0.30%	0.30%	0.30%	0.30%	0.35%	0.35%	0.35%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
6 Months - 100k and above	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%	0.35%	0.35%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%
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%	0.40%	0.40%	0.40%	0.40%	0.40%	0.45%	0.45%	0.45%	0.50%	0.50%	0.50%	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%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
ADT 1 Tier Sukuk																									
ADT 1 Tier Sukuk (Monthly)	13.73%	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%	
Islamic Long Term Financing Facility (ILTF) (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%	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%	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%	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 (ILTF) (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%	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%	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	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%	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	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%	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	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	N/A
Islamic Refinance Scheme for payment of Wages and Salaries (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%	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%	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%	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

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 Dubai Islamic Phone Banking Service: 111-786-DIB  
 Previous years rate sheet also available on DIB website www.dibpak.com