

HISTORICAL RATE SHEET																								
Product / Tiers	Jul-22	Jun-22	May-22	Apr-22	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
Savings Regular / Asaan / RDA (Monthly Payout)	Jui-22	Juli-22	Ividy-22	Apr-22	IVId1-22	FED-22	Jan-22	Dec-21	1404-21	OCI-21	3ep-21	Aug-21	Jui-21	Juli-21	IVIAY-21	Apr-21	IVIdI-21	reo-21	Jan-21	Dec-20	NUV-20	OC1-20	3ep-20	Aug-20
Less than Rs. 100k	4.75%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	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%	4.00%
Rs. 100k and above	4.60%	4.25%	4.00%	3.25%	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%
Savings Johara (Monthly Payout)	40.350/	40.250/	0.75%	6.250/	C 250/	6.250/	C 250/	2.750/	2.750/	2.750/	2.50%	2.500/	11/1	21/2	11/1	11/4	21/2	41/4	11/4	41/4	11/4	A1/A	11/1	21/2
Less than Rs. 100k Rs. 100k and above	10.25%			6.25%	6.25%	6.25%	6.25%	3.75% 4.00%	3.75% 4.00%	3.75% 4.00%	3.50% 3.75%	3.50% 3.75%	N/A N/A											
Savings Senior Citizen/Widows/ Pensioner (Monthly Payout)																								
Less than Rs. 100k			8.75%	6.25%	6.25%	6.25%	6.25%	3.75%	3.75%	3.75%		N/A												
Rs. 100k and above	12.24%	12.24%	10.75%	8.25%	8.25%	8.25%	8.25%	5.75%	5.75%	5.75%	5.50%	N/A												
Savings Plus (Monthly Payout) Less than Rs. 500k	4.60%	4.25%	4.00%	3.25%	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%
Rs. 500k to Rs. 999k	4.70%		4.25%	3.50%	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%
Rs. 1 mln to Rs. 9.99 mln Rs. 10 mln to Rs. 49.99 mln	4.80%		4.30%	3.55%	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%
Rs. 10 min to Rs. 49.99 min Rs 50 min and above	5.00%		4.35%	3.60%	3.80%	3.80%	3.60%	3.80%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.50%	3.20%	3.20%	3.20%	3.20%	3.50%	3.20%	3.20%	3.20%	3.20%
E-Savings (Quarterly Payout)					0.001					3.00.1		3.00.1						0.000.0		0.007		3,00,0		
Less than Rs. 10k	4.60%			3.25%	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%
Rs. 10k to Rs. 99.99k Rs. 100k and above	4.75%	4.50%		3.50% 4.50%	3.50% 4.50%	3.50% 4.50%	3.50%	3.50% 4.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00% 4.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00% 4.00%	3.50% 4.90%
Business Account (Semi-Annual Payout)	3.00%	3.00%	4.7370	4.30%	4.30%	4.30%	4.30%	4.3076	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.0076	4.00%	4.00%	4.00%	4.00%	4.00%	4.50%
	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	4.60% 4.75%			3.25%	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%
Rs. 1 mln to Rs. 9.99 mln Rs. 10 mln to Rs. 49.99 mln	4.75%		4.40% 4.65%	3.65% 3.90%	3.65% 3.90%	3.65% 3.90%	3.65% 3.90%	3.65%	3.00%	3.00%	3.00% 3.50%	3.00% 3.50%	3.00% 3.50%	3.00% 3.50%	3.00% 3.50%	3.00%	3.00% 3.50%	3.00%	3.00% 3.50%	3.00% 3.50%	3.00% 3.50%	3.00% 3.50%	3.00% 3.50%	3.15% 3.70%
Rs 50 mln and above		5.50%		4.50%	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%
Enhanced Savings (Monthly Payout)																								
Less than Rs. 1 million Rs. 1 million to Rs. 9.99 million	4.60%			3.25% 3.65%	3.25% 3.65%	3.25% 3.65%	3.25% 3.65%	3.25% 3.65%	2.75% 3.00%	3.00% 3.15%														
Rs. 10 million to Rs. 49.99 million	5.00%		4.65%	3.90%	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%	3.25%
Rs 50 million and above	5.50%	5.50%	5.25%	4.50%	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%
Fixed Deposits																								
Profit at Maturity Option  1 Month - Rs.100k to Rs. 999k	5.00%	5.00%	4.85%	4.10%	4.10%	4.10%	4.10%	4.10%	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%
1 Month - Rs.1 mln to Rs.9.99 mln	5.15%	5.15%	4.90%	4.15%	4.15%	4.15%	4.15%	4.15%	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%
1 Month - Rs.10 mln to Rs.99.99 mln	5.25%	5.25%	5.00%	4.25%	4.25%	4.25%	4.25%	4.25%	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%
1 Month - Rs. 100 mln and above 3 Month - Rs. 100k to Rs. 999k	5.40%	N/A 5.20%	5.15% 4.95%	4.40% 4.20%	4.40%	4.40% 4.20%	4.40% 4.20%	4.40%	4.10% 3.45%															
3 Month - Rs.1min to Rs.9.99 min	5.25%		5.00%	4.25%	4.25%	4.25%	4.25%	4.25%	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 Month - Rs.10 mln to Rs.99.99 mln	5.35%	5.35%	5.10%	4.35%	4.35%	4.35%	4.35%	4.35%	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 Month - Rs. 100 mln and above 6 Month - Rs. 100k to Rs. 999k	N/A 5.30%	5.50% 5.30%	5.25% 5.05%	4.50% 4.30%	N/A 4.30%	N/A 4.30%	4.50% 4.30%	N/A 4.30%	4.20% 3.55%	N/A 3.55%	N/A 3.55%	4.20% 3.55%	N/A 3.55%	N/A 3.55%	N/A 3.55%	4.20% 3.55%								
6 Month - Rs.1min to Rs.9.99 min	5.35%		5.10%	4.35%	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%
6 Month - Rs.10 mln to Rs.99.99 mln	5.45%	5.45%	5.20%	4.45%	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%
6 Month - Rs.100 mln and above 1 year - Rs. 100k to Rs. 999k	N/A 6.35%	5.60% 6.35%	N/A 6.10%	N/A 5.35%	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	6.55%	6.55%	6.30%	5.55%	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%
1 year - Rs. 10 mln and above	6.65%	6.65%	6.40%	5.65%	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%
2 Years 3 Years	6.85% 7.00%	6.85% 7.00%	6.60%	5.85%	5.85%	5.85%	5.85%	5.85%	5.55%	5.55%	5.55% 5.70%	5.55%	5.55%	5.55% 5.70%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55% 5.70%	5.55% 5.70%	5.55%	5.55%
5 Years	7.25%	7.25%	7.00%	6.25%	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%
7 Years	7.50%	7.50%	7.25%	6.50%	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%
Monthly Payout Option 1 year - Rs. 100k to Rs. 999k	5 95%	5.95%	5.70%	4.95%	4.95%	4.95%	4.95%	4.95%	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%
1 year - Rs. 1 min to Rs. 9.99 min	6.05%	6.05%	5.80%	5.05%	5.05%	5.05%	5.05%	5.05%	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%
1 year - Rs. 10 mln to Rs. 99.99 mln	6.15%	6.15% N/A	5.90%	5.15% N/A	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%
1 year - Rs. 100 mln and above 2 years	N/A 6.25%	6.25%	N/A 6.00%	5.25%	N/A 5.25%	N/A 5.25%	N/A 5.25%	N/A 5.25%	N/A 4.95%	4.85% 4.95%	4.85% 4.95%	4.85% 4.95%	N/A 4.95%	N/A 4.95%	N/A 4.95%	N/A 4.95%	N/A 4.95%	N/A 4.95%	4.85% 4.95%	4.85% 4.95%	4.85% 4.95%	4.85% 4.95%	4.85% 4.95%	4.85% 4.95%
3 years	6.50%	6.50%	6.25%	5.50%	5.50%	5.50%	5.50%	5.50%	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 years 7 years	7.00%	7.00%	6.85% 7.00%	6.10%	6.10%	6.10%	6.10%	6.10%	5.70%	5.70% 5.75%	5.70% 5.75%	5.70%	5.70%	5.70% 5.75%	5.70%	5.70%								
Quarterly Payout Option	112011						0.0071	-				00.1		0.11071			0.110,12							
1 year - Rs. 100k to Rs. 999k	6.25%	6.25%	5.80% 6.35%	5.05%	5.05%	5.05%	5.05%	5.05%	4.30% 5.05%	4.30%	4.30% 5.05%	4.30% 5.05%	4.30%	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% 5.05%	4.30%	4.30% 5.05%
1 year - Rs. 1 mln to Rs. 9.99 mln 1 year - Rs. 10 mln to Rs. 99.99 mln	6.65%		6.40%	5.65%	5.65%	5.65%	5.65%	5.65%	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%	5.05%	5.05%
1 year - Rs. 100 mln and above	N/A	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%																
2 years 3 years	6.50%	6.50%	6.10%	5.35% 5.70%	5.35%	5.35% 5.70%	5.35% 5.70%	5.35%	5.05%	5.05%	5.05% 5.30%	5.05%	5.05%	5.05% 5.30%	5.05%	5.05%	5.05%	5.05%	5.05% 5.30%	5.05% 5.30%	5.05%	5.05%	5.05%	5.05%
5 years	7.00%		6.75%	6.00%	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%
7 years	7.25%	7.25%	7.05%	6.30%	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%
Half Yearly Payout Option 1 year - Rs. 100k to Rs. 999k	6.00%	6.00%	5.90%	5.15%	5.15%	5.15%	5.15%	5.15%	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%
1 year - Rs. 1 mln to Rs. 9.99 mln	6.50%	6.50%	6.45%	5.70%	5.70%	5.70%	5.70%	5.70%	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%
1 year - Rs. 10 mln and above	N/A 6.45%	N/A 6.45%	N/A 6.20%	5.65% 5.45%	5.65% 5.45%	N/A 5.45%	N/A 5.45%	N/A 5.45%	N/A 5.15%	5.25%	5.25% 5.15%	5.25% 5.15%	5.25% 5.15%	5.25%										
2 Years 3 Years	6.45%		6.20%	5.45%	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% 5.40%	5.15%	5.15%	5.15%	5.15% 5.40%
5 Years	7.00%	7.00%	6.75%	6.00%	6.00%	6.00%	6.00%	6.00%	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%
7 Years  Premium Term Denosit (Profit at Maturity)	7.25%	7.25%	7.15%	6.40%	6.40%	6.40%	6.40%	6.40%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%
1 Month Rs. 2.5 min to Rs. 9.99 min	6.15%	6.15%	5.90%	5.40%	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%
1 Month Rs. 10 mln to Rs. 99.99 mln	6.20%	6.20%	5.95%	5.45%	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%
1 Month Rs 100 mln above	6.35%	N/A	6.10%	5.60%	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%
3 Month Rs. 2.5 mln to Rs. 9.99 mln 3 Month Rs. 10 mln to Rs. 99 99 mln	6.25%	6.25%	6.00%	5.50%	5.50%	5.50%	5.50%	5.50%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70% 4.95%	4.70%	4.70%	4.70%	4.70% 4.95%	4.70%	4.70%	4.70%	4.70%	4.70%
3 Month Rs 100 min above	N/A	N/A	N/A	N/A	N/A	N/A	5.70%	N/A	4.95% N/A	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%									
6 Month Rs. 2.5 mln to Rs. 9.99 mln	6.35%	6.35%	6.10%	5.60%	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%
6 Month Rs. 10 mln to Rs. 99.99 mln 6 Month Rs 100 mln above	N/A N/A	6.40% N/A	N/A N/A	N/A N/A	N/A N/A	5.65% N/A	N/A N/A	5.65% N/A	N/A N/A	N/A N/A	N/A N/A	5.05% N/A	5.05% 4.95%	5.05% 4.95%	5.05% 4.95%	5.05% 4.95%								
12 Month Rs. 2.5 mln to Rs. 9.99 mln	13.25%	7.25%	7.00%	6.50%	6.50%	6.50%	6.50%	6.50%	N/A 5.75%	5.75%	5.75%	N/A 5.75%	5.75%	N/A 5.75%	N/A 5.75%	5.75%	N/A 5.75%	N/A 5.75%	N/A 5.75%	N/A 5.75%	4.95% 5.75%	4.95% 5.75%	4.95% 5.75%	4.95% 5.75%
12 Month Rs. 10 min to Rs. 99.99 min	13.50%	7.30%	7.05%	6.55%	6.55%	6.55%	6.55%	6.55%	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%
12 Month Rs 100 mln above	N/A	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%																	



Premium Term Deposit (Monthly Payout)																								
12 Month Rs. 2.5 mln to Rs. 9.99 mln	13.00%	7.00%	6.75%	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%
12 Month Rs. 10 mln to Rs. 99.99 mln	13.10%	7.05%	6.80%	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%
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	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%
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%	0.05%	0.05%	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%	0.10%	0.10%	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%	0.15%	0.15%	0.25%	0.25%	0.25%	0.25%	0.25%
3 Months - 100k and above	0.20%	N/A	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%
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%	0.25%	0.25%	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	N/A	N/A	0.50%	0.50%	0.50%	0.50%	0.50%
1 Year - 2k to 99.99k 1 Year - 100k and above	0.39%	0.40%	0.40%	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%
	0.45%	0.45%	0.45%	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%
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%	0.20%	0.20%	0.30%	0.30%	0.30%	0.30%	0.31%
3 Months - 100k and above 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%	0.25%	0.25%	0.45%	0.45%	0.45%	0.45%	0.44%
6 Months - 100k and above	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.35%	0.30%	0.30%	0.30%	0.30%	0.35%	0.30%	0.30%	0.30%	0.30%	0.35%	0.30%	0.30%	0.35%	0.55%	0.35%	0.55%	0.55%
1 Year - 2k to 99.99k	0.40%	0.40%	0.45%	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%	0.45%	0.50%
1 Year - 100k and above	0.45%	0.45%	0.51%	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																								
ADT 1 Tier Sukuk (Monthly)	16.54%	13.73%	13.73%	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%
Islamic Long Term Financing Facility (ILTFF) (Textile Sector)	10.3476	13.73%	13.73%	13.73%	12.12/6	12.12/6	12.12/6	3.3376	5.5576	9.55%	3.21/6	9.21/6	9.21%	5.3376	9.3376	9.3370	3.04/6	3.04/6	3.04/6	3.00%	3.00%	3.00%	3.0376	3.03/6
Upto 3 years (Existing Booking)	3.52%	3.51%	3.51%	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
Upto 3 years (New Booking)	5.50%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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 (Existing Booking)	2.51%	2.51%	2.51%	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
Over 3 years and upto 5 years (New Booking)	4.50%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2.01%	2.01%	2.01%	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
Over 5 years and upto 10 years	2.01%	2.01%	2.01%	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	IN/A	N/A	N/A	N/A
Islamic Long Term Financing Facility (ILTFF) (Non Textile Sector)																								
Over 3 years and upto 5 years (Existing Booking)	3.52%	3.51%	3.51%	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
Over 3 years and upto 5 years (New Booking)	4.50%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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 (Existing Booking)	3.01%	3.01%	3.01%	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
Over 5 years and upto 10 years (New Booking)	4.00%	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
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%	2.01%	2.01%	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
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%	1.00%	1.00%	1.00%	1.00%	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 (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%	0.04%	0.04%	0.04%	N/A	N/A	N/A	N/A	N/A
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	1	1		I.				l			l			l		l				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%	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%	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
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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/Encashment of Rs. 100 million and above needs prior approval from Head-Office
4/7 Dubal slakmer Phone Banking Service: 111.786-Dib
Previous years rate sheet also available on DIB website www.dibpak.com