



HISTORICAL RATE SHEET

Saving Products					
Product	Tiers	Nov-22	Oct-22	Sep-22	
Johara Savings Account (Females Only)	Rs 0 - 99,999	11.50%	11.50%	11.50%	
	Rs. 100,000 and above	11.75%	11.75%	11.75%	
Tiers					
Senior Citizen Savings Account (for individuals of 60+ Years)	Rs 0 - 99,999	11.50%	11.50%	11.50%	
	Rs. 100,000 and above	13.50%	13.50%	13.50%	
Tiers					
Savings Plus (Monthly Payout)	Less than Rs. 500k	4.75%	4.75%	4.75%	
	Rs. 500k - Rs. 999k	4.85%	4.85%	4.85%	
	Rs. 1 mn - Rs. 9.99 mn	4.95%	4.95%	4.95%	
	Rs. 10 mn - Rs. 49.99 mn	5.05%	5.05%	5.05%	
	Rs 50 mn and above	5.15%	5.15%	5.15%	
Tiers					
Savings Regular / Asaan / RDA (Monthly Payout)	Less than Rs. 100k	4.90%	4.90%	4.90%	
	Rs. 100k and above	4.75%	4.75%	4.75%	
Tiers					
E-Savings (Quarterly Payout)	Less than Rs. 10k	4.75%	4.75%	4.75%	
	Rs. 10k - Rs. 99.99k	4.90%	4.90%	4.90%	
	Rs. 100k and above	5.15%	5.15%	5.15%	
	Tiers				
Business Account (Semi-Annual Payout)	Rs. 1 & Above	0.04%	0.04%	0.04%	
	Tiers				
Special Savings (Monthly Payout)	Less than Rs. 1 mn	4.75%	4.75%	4.75%	
	Rs. 1 mn - Rs. 9.99 mn	4.90%	4.90%	4.90%	
	Rs. 10 mn - Rs. 49.99 mn	5.05%	5.05%	5.05%	
	Rs 50 mn and above	5.65%	5.65%	5.65%	
	Tiers				
Enhanced Savings (Monthly Payout)	Less than Rs. 1 mn	4.75%	4.75%	4.75%	
	Rs. 1 mn - Rs. 9.99 mn	4.90%	4.90%	4.90%	
	Rs. 10 mn - Rs. 49.99 mn	5.15%	5.15%	5.15%	
	Rs 50 mn and above	5.65%	5.65%	5.65%	

Foreign Currency Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly & Maturity Payout)						
Product	Tiers	Nov-22	Oct-22	Sep-22		
FCY Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly Payout)	Saving - Less than 500	0.05%	0.05%	0.05%		
	Saving - 500 and above	0.10%	0.10%	0.10%		
	3 Months - 2k - 99.99k	0.15%	0.15%	0.15%		
	3 Months - 100k and above	N/A	N/A	N/A		
	6 Months - 2k - 99.99k	0.25%	0.25%	0.25%		
	6 Months - 100k and above	N/A	N/A	N/A		
	1 Year - 2k - 99.99k	0.39%	0.39%	0.39%		
	1 Year - 100k and above	0.45%	0.45%	0.45%		
	Tiers					
	FCY Deposits / RDA- AED,USD,EUR,GBP (Maturity Payout)	3 Months - 2k - 99.99k	0.20%	0.20%	0.20%	
3 Months - 100k and above		0.25%	0.25%	0.25%		
6 Months - 2k - 99.99k		0.30%	0.30%	0.30%		
6 Months - 100k and above		N/A	N/A	0.35%		
1 Year - 2k - 99.99k		0.40%	0.40%	0.40%		
1 Year - 100k and above		0.45%	0.45%	0.45%		

Premium Term Deposit (Maturity & Monthly Payout)					
Profit at Maturity	Tiers	Nov-22	Oct-22	Sep-22	
1 Month	Rs. 2.5 mn - 9.99 mn	6.30%	6.30%	6.30%	
	Rs. 10 mn - 99.99 mn	6.35%	6.35%	6.35%	
	Rs 100 mn and above	N/A	6.50%	6.50%	
3 Months	Rs. 2.5 mn - Rs. 9.99 mn	6.40%	6.40%	6.40%	
	10 mn - Rs. 99.99 mn	6.45%	N/A	6.45%	
	100 mn above	N/A	N/A	N/A	
6 Months	2.5 mn - Rs. 9.99 mn	6.50%	6.50%	6.50%	
	10 mn - Rs. 99.99 mn	N/A	N/A	N/A	
12 Months	2.5 mn - Rs. 9.99 mn	13.75%	13.75%	13.75%	
	10 mn - Rs. 99.99 mn	14.00%	14.00%	14.00%	
Monthly Payout	Rs. 100 mn above	N/A	N/A	N/A	
	Tiers				
12 Months	Rs. 2.5 mn - Rs. 9.99 mn	13.50%	13.50%	13.50%	
	Rs. 10 mn - Rs. 99.99 mn	13.60%	13.60%	13.60%	
	Rs 100 mn and above	N/A	N/A	N/A	

DIB Additional Tier 1 Sukuk					
SUKUK	Tiers	Nov-22	Oct-22	Sep-22	
ADT 1 Tier Sukuk	ADT 1 Tier Sukuk (Monthly)	17.66%	17.66%	16.54%	

Regular Term Deposit						
Profit at Maturity Option	Tiers	Nov-22	Oct-22	Sep-22		
1 Month	Rs.100k - Rs. 999k	5.15%	5.15%	5.15%		
	Rs. 1 mn - Rs. 9.99 mn	5.30%	5.30%	5.30%		
	Rs.10 mn - Rs.99.99 mn	5.40%	5.40%	5.40%		
	Rs. 100 mn and above	5.55%	5.55%	5.55%		
3 Months	Rs.100k - Rs. 999k	5.35%	5.35%	5.35%		
	Rs.1mn - Rs.9.99 mn	5.40%	5.40%	5.40%		
	Rs.10 mn - Rs.99.99 mn	5.50%	5.50%	5.50%		
	Rs. 100 mn and above	5.65%	5.65%	N/A		
6 Months	Rs.100k - Rs. 999k	5.45%	5.45%	5.45%		
	Rs.1mn - Rs.9.99 mn	5.50%	5.50%	5.50%		
	Rs.10 mn - Rs.99.99 mn	5.60%	5.60%	5.60%		
	Rs.100 mn and above	N/A	N/A	5.75%		
12 Months	Rs. 100k - Rs. 999k	6.50%	6.50%	6.50%		
12 Months	Rs. 1 mn - Rs. 9.99 mn	6.70%	6.70%	6.70%		
12 Months	Rs. 10 mn and above	6.80%	6.80%	6.80%		
2 Years	All Tiers	7.00%	7.00%	7.00%		
3 Years	All Tiers	7.15%	7.15%	7.15%		
5 Years	All Tiers	7.40%	7.40%	7.40%		
7 Years	All Tiers	7.65%	7.65%	7.65%		
Monthly Payout Option						
1 year	Rs. 100k - Rs. 999k	6.10%	6.10%	6.10%		
	Rs. 1 mn - Rs. 9.99 mn	6.20%	6.20%	6.20%		
	Rs. 10 mn - Rs. 99.99 mn	6.30%	6.30%	6.30%		
	Rs. 100 mn and above	6.50%	N/A	N/A		
	All Tiers	6.40%	6.40%	6.40%		
	All Tiers	6.65%	6.65%	6.65%		
	All Tiers	7.15%	7.15%	7.15%		
Quarterly Payout Option	All Tiers	7.40%	7.40%	7.40%		
	Tiers					
	Rs. 100k - Rs. 999k	6.40%	6.40%	6.40%		
	Rs. 1 mn - Rs. 9.99 mn	6.65%	6.65%	6.65%		
	Rs. 10 mn - Rs. 99.99 mn	6.80%	6.80%	6.80%		
	Rs. 100 mn and above	N/A	N/A	N/A		
	All Tiers	6.65%	6.65%	6.65%		
Half Yearly Payout Option	All Tiers	6.90%	6.90%	6.90%		
	All Tiers	7.15%	7.15%	7.15%		
	All Tiers	7.40%	7.40%	7.40%		
	Tiers					
	Rs. 100k - Rs. 999k	6.15%	6.15%	6.15%		
	Rs. 1 mn - Rs. 9.99 mn	6.65%	6.65%	6.65%		
	Rs. 10 mn - Rs. 99.99 mn	N/A	N/A	N/A		
1 year	All Tiers	6.60%	6.60%	6.60%		
	All Tiers	6.90%	6.90%	6.90%		
	All Tiers	7.15%	7.15%	7.15%		
	All Tiers	7.40%	7.40%	7.40%		

Islamic Refinance Schemes						
PRODUCT	Tiers	Nov-22	Oct-22	Sep-22		
Islamic Long Term Financing Facility (ILTF) (Textile Sector)	Upto 3 years (Existing Booking)	3.52%	3.52%	3.52%		
	Upto 3 years (New Booking)	N/A	N/A	N/A		
	Over 3 years and upto 5 years (Existing Booking)	2.51%	2.51%	2.51%		
	Over 3 years and upto 5 years (New Booking)	7.50%	7.50%	N/A		
	Over 5 years and upto 10 years	2.01%	2.01%	2.01%		
Islamic Long Term Financing Facility (ILTF) (Non Textile Sector)	Tiers					
	Over 3 years and upto 5 years (Existing Booking)	3.52%	3.52%	3.52%		
	Over 3 years and upto 5 years (New Booking)	7.50%	7.50%	N/A		
	Over 5 years and upto 10 years (Existing Booking)	3.02%	3.02%	3.02%		
	Over 5 years and upto 10 years (New Booking)	7.00%	7.00%	N/A		
Islamic Financing Renewal Energy	Tiers					
	Project of more than 20 MW (Category 1)	N/A	N/A	N/A		
	Individual Customers Upto 1 MW (Category 2)	2.00%	2.00%	2.00%		
Islamic Temporary Economic Refinance Facility	Tiers					
	Vendor / Supplier Upto 1 MW (Category 3)	N/A	N/A	N/A		
Islamic Financing Facility for Storage of Agricultural Produce	Tiers					
	Rs. 1 & Above	0.99%	0.99%	1.00%		
	Rs. 1 & Above	2.00%	2.00%	2.00%		
Islamic Refinance Scheme for payment of Wages and Salaries (Corporate)	Tiers					
	Rs. 1 & Above	2.00%	2.00%	2.00%		
	Islamic Refinance Scheme for payment of Wages and Salaries (Corporate)	N/A	N/A	N/A		
	Islamic Refinance Scheme for payment of Wages and Salaries (SME)	N/A	N/A	N/A		
Islamic Refinance Facility for Combating COVID-19 (IRFC)	Tiers					
	Islamic Refinance Scheme for payment of Wages and Salaries (Corp & SME Active Tax Payer)	0.04%	0.04%	0.04%		
Islamic Refinance scheme for Modernization of SMES (IRFMS)	Tiers					
	Rs. 1 & Above	Nov-22	Oct-22	Sep-22		
Rs. 1 & Above	2.00%	2.00%	2.00%			