

HISTORICAL RATE SHEET									
Saving Products					Regular Term Deposit				
Product	Tiers	Nov-22	Oct-22	Sep-22	Profit at Maturity Option	Tiers	Nov-22	Oct-22	Sep-22
Johara Savings Account (Females Only)	Rs 0 - 99,999	11.50%	11.50%	11.50%	1 Month	Rs.100k - Rs. 999k	5.15%	5.15%	5.15%
	Rs. 100,000 and above	11.75%	11.75%	11.75%		Rs.1 mn - Rs. 9.99 mn	5.30%	5.30%	5.30%
	Tiers	Nov-22	Oct-22	Sep-22		Rs.10 mn - Rs.99.99 mn	5.40%	5.40%	5.40%
Senior Citizen Savings Account (for individuals of 60+ Years)	Rs 0 - 99,999	11.50%	11.50%	11.50%	3 Months	Rs. 100 mn and above	5.55%	5.55%	5.55%
	Rs. 100,000 and above	13.50%	13.50%	13.50%		Rs.100k - Rs. 999k	5.35%	5.35%	5.35%
	Tiers	Nov-22	Oct-22	Sep-22		Rs.1mn - Rs. 9.99 mn	5.40%	5.40%	5.40%
Savings Plus (Monthly Payout)	Less than Rs. 500k	4.75%	4.75%	4.75%	6 Months	Rs.10 mn - Rs.99.99 mn	5.50%	5.50%	5.50%
	Rs. 500k - Rs. 999k	4.85%	4.85%	4.85%		Rs. 100 mn and above	5.65%	5.65%	N/A
	Rs. 1 mn - Rs. 9.99 mn	4.95%	4.95%	4.95%		Rs.100k - Rs. 999k	5.45%	5.45%	5.45%
	Rs. 10 mn - Rs. 49.99 mn	5.05%	5.05%	5.05%		Rs.1mn - Rs. 9.99 mn	5.50%	5.50%	5.50%
	Rs 50 mn and above	5.15%	5.15%	5.15%		Rs.10 mn - Rs.99.99 mn	5.60%	5.60%	5.60%
	Tiers	Nov-22	Oct-22	Sep-22		Rs.100 mn and above	N/A	N/A	5.75%
Savings Regular / Asaan / RDA (Monthly Payout)	Less than Rs. 100k	4.90%	4.90%	4.90%	12 Months	Rs. 100k - Rs. 999k	6.50%	6.50%	6.50%
	Rs. 100k and above	4.75%	4.75%	4.75%	12 Months	Rs. 1 mn - Rs. 9.99 mn	6.70%	6.70%	6.70%
E-Savings (Quarterly Payout)	Tiers	Nov-22	Oct-22	Sep-22	12 Months	Rs. 10 mn and above	6.80%	6.80%	6.80%
	Less than Rs. 10k	4.75%	4.75%	4.75%	2 Years	All Tiers	7.00%	7.00%	7.00%
	Rs. 10k - Rs. 99.99k	4.90%	4.90%	4.90%	3 Years	All Tiers	7.15%	7.15%	7.15%
	Rs. 100k and above	5.15%	5.15%	5.15%	5 Years	All Tiers	7.40%	7.40%	7.40%
Business Account (Semi-Annual Payout)	Tiers	Nov-22	Oct-22	Sep-22	7 Years	All Tiers	7.65%	7.65%	7.65%
	Rs. 1 & Above	0.04%	0.04%	0.04%	Monthly Payout Option	Tiers	Nov-22	Oct-22	Sep-22
Special Savings (Monthly Payout)	Tiers	Nov-22	Oct-22	Sep-22	1 year	Rs. 100k - Rs. 999k	6.10%	6.10%	6.10%
	Less than Rs. 1 mn	4.75%	4.75%	4.75%		Rs. 1 mn - Rs. 9.99 mn	6.20%	6.20%	6.20%
	Rs. 1 mn - Rs. 9.99 mn	4.90%	4.90%	4.90%		Rs. 10 mn - Rs. 99.99 mn	6.30%	6.30%	6.30%
	Rs. 10 mn - Rs. 49.99 mn	5.05%	5.05%	5.05%		Rs. 100 mn and above	6.50%	N/A	N/A
	Enhanced Savings (Monthly Payout)	Rs 50 mn and above	5.65%	5.65%	5.65%	2 years	All Tiers	6.40%	6.40%
Tiers		Nov-22	Oct-22	Sep-22	3 years	All Tiers	6.65%	6.65%	6.65%
Less than Rs. 1 mn		4.75%	4.75%	4.75%	5 years	All Tiers	7.15%	7.15%	7.15%
Rs. 1 mn - Rs. 9.99 mn		4.90%	4.90%	4.90%	7 years	All Tiers	7.40%	7.40%	7.40%
Rs. 10 mn - Rs. 49.99 mn		5.15%	5.15%	5.15%	Quarterly Payout Option	Tiers	Nov-22	Oct-22	Sep-22
Rs 50 mn and above		5.65%	5.65%	5.65%	1 year	Rs. 100k - Rs. 999k	6.40%	6.40%	6.40%
Foreign Currency Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly & Maturity Payout)				Rs. 1 mn - Rs. 9.99 mn		6.65%	6.65%	6.65%	
Product	Tiers	Nov-22	Oct-22	Sep-22		Rs. 10 mn - Rs. 99.99 mn	6.80%	6.80%	6.80%
FCY Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly Payout)	Saving - Less than 500	0.05%	0.05%	0.05%		Rs. 100 mn and above	N/A	N/A	N/A
	Saving - 500 and above	0.10%	0.10%	0.10%		2 years	All Tiers	6.65%	6.65%
	3 Months - 2k - 99.99k	0.15%	0.15%	0.15%	3 years	All Tiers	6.90%	6.90%	6.90%
	3 Months - 100k and above	N/A	N/A	N/A	5 years	All Tiers	7.15%	7.15%	7.15%
	6 Months - 2k - 99.99k	0.25%	0.25%	0.25%	7 years	All Tiers	7.40%	7.40%	7.40%
	6 Months - 100k and above	N/A	N/A	N/A	Half Yearly Payout Option	Tiers	Nov-22	Oct-22	Sep-22
	1 Year - 2k - 99.99k	0.39%	0.39%	0.39%	1 year	Rs. 100k - Rs. 999k	6.15%	6.15%	6.15%
	1 Year - 100k and above	0.45%	0.45%	0.45%		Rs. 1 mn - Rs. 9.99 mn	6.65%	6.65%	6.65%
Tiers	Nov-22	Oct-22	Sep-22	Rs. 10 mn - Rs. 99.99 mn		N/A	N/A	N/A	
FCY Deposits / RDA- AED,USD,EUR,GBP (Maturity Payout)	3 Months - 2k - 99.99k	0.20%	0.20%	0.20%		2 years	All Tiers	6.60%	6.60%
	3 Months - 100k and above	0.25%	0.25%	0.25%	3 years	All Tiers	6.90%	6.90%	6.90%
	6 Months - 2k - 99.99k	0.30%	0.30%	0.30%	5 years	All Tiers	7.15%	7.15%	7.15%
	6 Months - 100k and above	N/A	N/A	0.35%	7 years	All Tiers	7.40%	7.40%	7.40%
	1 Year - 2k - 99.99k	0.40%	0.40%	0.40%	Islamic Refinance Schemes				
	1 Year - 100k and above	0.45%	0.45%	0.45%	PRODUCT	Tiers	Nov-22	Oct-22	Sep-22
	Premium Term Deposit (Maturity & Monthly Payout)				Islamic Long Term Financing Facility (ILTF) (Textile Sector)	Upto 3 years (Existing Booking)	3.52%	3.52%	3.52%
	Profit at Maturity	Tiers	Nov-22	Oct-22		Sep-22	Upto 3 years (New Booking)	N/A	N/A
1 Month	Rs. 2.5 mn- 9.99 mn	6.30%	6.30%	6.30%		Over 3 years and upto 5 years (Existing Booking)	2.51%	2.51%	2.51%
	Rs. 10 mn - 99.99 mn	6.35%	6.35%	6.35%		Over 3 years and upto 5 years (New Booking)	7.50%	7.50%	N/A
	Rs 100 mn and above	N/A	6.50%	6.50%		Over 5 years and upto 10 years	2.01%	2.01%	2.01%
3 Months	Rs. 2.5 mn - Rs. 9.99 mn	6.40%	6.40%	6.40%	Islamic Long Term Financing Facility (ILTF) (Non Textile Sector)	Tiers	Nov-22	Oct-22	Sep-22
	10 mn - Rs. 99.99 mn	6.45%	N/A	6.45%		Over 3 years and upto 5 years (Existing Booking)	3.52%	3.52%	3.52%
	100 mn above	N/A	N/A	N/A		Over 3 years and upto 5 years (New Booking)	7.50%	7.50%	N/A
6 Months	2.5 mn - Rs. 9.99 mn	6.50%	6.50%	6.50%		Over 5 years and upto 10 years (Existing Booking)	3.02%	3.02%	3.02%
	10 mn - Rs. 99.99 mn	N/A	N/A	N/A	Over 5 years and upto 10 years (New Booking)	7.00%	7.00%	N/A	
	2.5 mn - Rs. 9.99 mn	13.75%	13.75%	13.75%	Islamic Financing Renewal Energy	Tiers	Nov-22	Oct-22	Sep-22
10 mn - Rs. 99.99 mn	14.00%	14.00%	14.00%	Project of more than 20 MW (Category 1)		N/A	N/A	N/A	
Rs 100 mn above	N/A	N/A	N/A	Individual Customers Upto 1 MW (Category 2)		2.00%	2.00%	2.00%	
12 Months	2.5 mn - Rs. 9.99 mn	13.75%	13.75%	13.75%	Vendor / Supplier Upto 1 MW (Category 3)	N/A	N/A	N/A	
	10 mn - Rs. 99.99 mn	14.00%	14.00%	14.00%	Islamic Temporary Economic Refinance Facility	Tiers	Nov-22	Oct-22	Sep-22
Monthly Payout	Rs 100 mn above	N/A	N/A	N/A	Rs. 1 & Above	0.99%	0.99%	1.00%	
	Tiers	Nov-22	Oct-22	Sep-22	Islamic Financing Facility for Storage of Agricultural Produce	Tiers	Nov-22	Oct-22	Sep-22
12 Months	Rs. 2.5 mn - Rs. 9.99 mn	13.50%	13.50%	13.50%	Rs. 1 & Above	2.00%	2.00%	2.00%	
	Rs. 10 mn - Rs. 99.99 mn	13.60%	13.60%	13.60%	Tiers	Nov-22	Oct-22	Sep-22	
	Rs 100 mn and above	N/A	N/A	N/A	Islamic Refinance Scheme for payment of Wages and Salaries (Corporate)	Islamic Refinance Scheme for payment of Wages and Salaries (Corporate)	N/A	N/A	N/A
	DIB Additional Tier 1 Sukuk					Islamic Refinance Scheme for payment of Wages and Salaries (SME)	N/A	N/A	N/A
SUKUK	Tiers	Nov-22	Oct-22	Sep-22		Islamic Refinance Scheme for payment of Wages and Salaries (Corp & SME Active Tax Payer)	0.04%	0.04%	0.04%
ADT 1 Tier Sukuk	ADT 1 Tier Sukuk (Monthly)	17.66%	17.66%	16.54%	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Tiers	Nov-22	Oct-22	Sep-22
					Islamic Refinance scheme for Modernization of SMES (IRFMS)	Rs. 1 & Above	0.04%	0.04%	0.04%
						Tiers	Nov-22	Oct-22	Sep-22
						Rs. 1 & Above	2.00%	2.00%	2.00%