

HISTORICAL RATE SHEET										
Saving Products					Regular Term Deposit					
Product	Tiers	Dec-22	Nov-22	Oct-22	Profit at Maturity Option	Tiers	Dec-22	Nov-22	Oct-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	Dec-22	Nov-22	Oct-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%		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	Dec-22	Nov-22	Oct-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%	3 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%	5.65%	
	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	Dec-22	Nov-22	Oct-22		Rs.100 mn and above	N/A	N/A	N/A	
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%	
	Tiers	Dec-22	Nov-22	Oct-22	12 Months	Rs. 10 mn and above	6.80%	6.80%	6.80%	
E-Savings (Quarterly Payout)	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%	
	Tiers	Dec-22	Nov-22	Oct-22	7 Years	All Tiers	7.65%	7.65%	7.65%	
Business Account (Semi-Annual Payout)	Rs. 1 & Above	0.04%	0.04%	0.04%	Monthly Payout Option	Tiers	Dec-22	Nov-22	Oct-22	
	Tiers	Dec-22	Nov-22	Oct-22	1 year	Rs. 100k - Rs. 999k	6.10%	6.10%	6.10%	
Special Savings (Monthly Payout)	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	N/A	6.50%	N/A	
	Rs 50 mn and above	5.65%	5.65%	5.65%	2 years	All Tiers	6.40%	6.40%	6.40%	
	Tiers	Dec-22	Nov-22	Oct-22	3 years	All Tiers	6.65%	6.65%	6.65%	
Enhanced Savings (Monthly Payout)	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	Dec-22	Nov-22	Oct-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	Dec-22	Nov-22	Oct-22		Rs. 10 mn - Rs. 99.99 mn	6.80%	6.80%	6.80%	
	Saving - Less than 500	0.05%	0.05%	0.05%		Rs. 100 mn and above	N/A	N/A	N/A	
FCY Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly Payout)	Saving - 500 and above	0.10%	0.10%	0.10%		2 years	All Tiers	6.65%	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	Dec-22	Nov-22	Oct-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	Dec-22	Nov-22	Oct-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%	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	N/A	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	Dec-22	Nov-22	Oct-22	
	Premium Term Deposit (Maturity & Monthly Payout)				Islamic Long Term Financing Facility (ILTF) (Textile Sector)	Upto 3 years (Existing Booking)	3.51%	3.52%	3.52%	
	Profit at Maturity	Tiers	Dec-22	Nov-22		Oct-22	Upto 3 years (New Booking)	N/A	N/A	N/A
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%	
1 Month	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%	7.50%	
	Rs 100 mn and above	N/A	N/A	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	Dec-22	Nov-22	Oct-22	
	10 mn - Rs. 99.99 mn	6.45%	6.45%	N/A		Over 3 years and upto 5 years (Existing Booking)	3.51%	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%	7.50%	
	2.5 mn - Rs. 9.99 mn	6.50%	6.50%	6.50%		Over 5 years and upto 10 years (Existing Booking)	3.01%	3.02%	3.02%	
6 Months	10 mn - Rs. 99.99 mn	6.55%	N/A	N/A	Islamic Financing Renewal Energy	Over 5 years and upto 10 years (New Booking)	7.00%	7.00%	7.00%	
	Rs 100 mn above	N/A	N/A	N/A		Tiers	Dec-22	Nov-22	Oct-22	
12 Months	2.5 mn - Rs. 9.99 mn	13.75%	13.75%	13.75%		Project of more than 20 MW (Category 1)	N/A	N/A	N/A	
	10 mn - Rs. 99.99 mn	14.00%	14.00%	14.00%			Individual Customers Upto 1 MW (Category 2)	2.00%	2.00%	2.00%
Monthly Payout	Tiers	Dec-22	Nov-22	Oct-22	Vendor / Supplier Upto 1 MW (Category 3)		N/A	N/A	N/A	
12 Months	Rs. 2.5 mn - Rs. 9.99 mn	13.50%	13.50%	13.50%	Islamic Temporary Economic Refinance Facility	Tiers	Dec-22	Nov-22	Oct-22	
	Rs. 10 mn - Rs. 99.99 mn	13.60%	13.60%	13.60%		Rs. 1 & Above	0.99%	0.99%	0.99%	
	Rs 100 mn and above	N/A	N/A	N/A	Islamic Refinance Facility for Storage of Agricultural Produce	Tiers	Dec-22	Nov-22	Oct-22	
	DIB Additional Tier 1 Sukuk					Rs. 1 & Above	2.00%	2.00%	2.00%	
SUKUK	Tiers	Dec-22	Nov-22	Oct-22	Islamic Refinance Scheme for payment of Wages and Salaries (Corporate)	Tiers	Dec-22	Nov-22	Oct-22	
ADT 1 Tier Sukuk	ADT 1 Tier Sukuk (Monthly)	17.66%	17.66%	17.66%		Islamic Refinance Scheme for payment of Wages and Salaries (SME)	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%		
				Tiers		Dec-22	Nov-22	Oct-22		
				Islamic Refinance scheme for Modernization of SMES (IRFMS)	Rs. 1 & Above	0.04%	0.04%	0.04%		
				Tiers	Dec-22	Nov-22	Oct-22			
				Rs. 1 & Above	2.00%	2.00%	2.00%			