

HISTORICAL RATE SHEET

Saving Products				
Product	Tiers	Feb-23	Jan-23	Dec-22
Johara Savings Account/Asaan Johara (Females Only)	Rs 0 - 99,999	11.50%	11.50%	11.50%
	Rs. 100,000 and above	11.75%	11.75%	11.75%
Senior Citizen Savings Account (for individuals of 60+ Years)	Tiers	Feb-23	Jan-23	Dec-22
	Rs 0 - 99,999	11.50%	11.50%	11.50%
	Rs. 100,000 and above	13.50%	13.50%	13.50%
Savings Plus (Monthly Payout)	Tiers	Feb-23	Jan-23	Dec-22
	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%
Savings Regular / Asaan / RDA (Monthly Payout)	Tiers	Feb-23	Jan-23	Dec-22
	Less than Rs. 100k	4.90%	4.90%	4.90%
	Rs. 100k and above	4.75%	4.75%	4.75%
E-Savings (Quarterly Payout)	Tiers	Feb-23	Jan-23	Dec-22
	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%
Business Account (Semi-Annual Payout)	Tiers	Feb-23	Jan-23	Dec-22
	Rs. 1 & Above	0.04%	0.04%	0.04%
Special Savings (Monthly Payout)	Tiers	Feb-23	Jan-23	Dec-22
	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%
Enhanced Savings (Monthly Payout)	Tiers	Feb-23	Jan-23	Dec-22
	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	Feb-23	Jan-23	Dec-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	Feb-23	Jan-23	Dec-22
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	0.35%	N/A
	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	Feb-23	Jan-23	Dec-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	N/A	N/A
3 Months	Rs. 2.5 mn - Rs. 9.99 mn	6.40%	6.40%	6.40%
	10 mn - Rs. 99.99 mn	6.45%	6.45%	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	6.55%	6.55%	6.55%
	2.5 mn - Rs. 9.99 mn	13.75%	13.75%	13.75%
12 Months	10 mn - Rs. 99.99 mn	14.00%	14.00%	14.00%
	Rs 100 mn above	N/A	N/A	N/A
Monthly Payout	Tiers	Feb-23	Jan-23	Dec-22
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	13.75%	N/A	N/A

DIB Sukuks				
SUKUK	Tiers	Feb-23	Jan-23	Dec-22
ADT Tier I Sukuk	ADT Tier I Sukuk (Monthly)	18.76%	18.76%	17.66%
ADT Tier II Sukuk	ADT Tier II Sukuk (Half Yearly)	17.51%	17.51%	17.51%

Regular Term Deposit				
Profit at Maturity Option	Tiers	Feb-23	Jan-23	Dec-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	N/A	5.65%	5.65%
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	N/A
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	Tiers	Feb-23	Jan-23	Dec-22
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	N/A	N/A	N/A
2 years	All Tiers	6.40%	6.40%	6.40%
3 years	All Tiers	6.65%	6.65%	6.65%
5 years	All Tiers	7.15%	7.15%	7.15%
7 years	All Tiers	7.40%	7.40%	7.40%
Quarterly Payout Option	Tiers	Feb-23	Jan-23	Dec-22
1 year	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
2 years	All Tiers	6.65%	6.65%	6.65%
3 years	All Tiers	6.90%	6.90%	6.90%
5 years	All Tiers	7.15%	7.15%	7.15%
7 years	All Tiers	7.40%	7.40%	7.40%
Half Yearly Payout Option	Tiers	Feb-23	Jan-23	Dec-22
1 year	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
	Rs. 100 mn and above	N/A	N/A	N/A
2 years	All Tiers	6.60%	6.60%	6.60%
3 years	All Tiers	6.90%	6.90%	6.90%
5 years	All Tiers	7.15%	7.15%	7.15%
7 years	All Tiers	7.40%	7.40%	7.40%

Islamic Refinance Schemes				
PRODUCT	Tiers	Feb-23	Jan-23	Dec-22
Islamic Long Term Financing Facility (ILTF)	Upto 3 years (New Booking)	N/A	N/A	N/A
	Over 3 years and upto 5 years (New Booking)	7.50%	7.50%	7.50%
	Over 5 years and upto 10 years (New Booking)	7.00%	7.00%	7.00%
Islamic Financing Renewal Energy (IFRE)	Tiers	Feb-23	Jan-23	Dec-22
	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 (ITERF)	Vendor / Supplier Upto 1 MW (Category 3)	3.00%	N/A	N/A
	Tiers	Feb-23	Jan-23	Dec-22
	Rs. 1 & Above	0.99%	0.99%	0.99%
Islamic Financing Facility for Storage of Agricultural Produce (IFFSAP)	Tiers	Feb-23	Jan-23	Dec-22
	Rs. 1 & Above	2.00%	2.00%	2.00%
Islamic Refinance Scheme for payment of Wages and Salaries (IRWS)	Tiers	Feb-23	Jan-23	Dec-22
	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 (IRFCC)	Islamic Refinance Scheme for payment of Wages and Salaries (Corp & SME Active Tax Payer)	0.04%	0.04%	0.04%
	Tiers	Feb-23	Jan-23	Dec-22
	Rs. 1 & Above	0.04%	0.04%	0.04%
Islamic Refinance scheme for Modernization of SMEs (IRFMS)	Tiers	Feb-23	Jan-23	Dec-22
	Rs. 1 & Above	2.00%	2.00%	2.00%