

HISTORICAL RATE SHEET									
Saving Products					Regular Term Deposit				
Product	Tiers	Apr-23	Mar-23	Feb-23	Profit at Maturity Option	Tiers	Apr-23	Mar-23	Feb-23
Johara Savings Account (Females Only)	Rs 0 - 99,999	14.50%	13.50%	11.50%	1 Month	Rs.100k - Rs. 999k	7.00%	7.00%	5.15%
	Rs. 100k - Rs. 5 mn	14.75%	13.60%	11.75%		Rs.1 mn - Rs.9.99 mn	7.15%	7.15%	5.30%
	Rs 5 mn and above	15.00%	13.75%	N/A		Rs.10 mn - Rs.99.99 mn	7.30%	7.30%	5.40%
Asaan Johara (Females Only)	Rs 0 - 99,999	14.50%	13.00%	N/A		Rs. 100 mn and above	7.45%	7.45%	5.55%
	Rs. 100k and Above	14.75%	13.25%	N/A	3 Months	Rs.100k - Rs. 999k	7.60%	7.60%	5.35%
	Tiers	Apr-23	Mar-23	Feb-23		Rs.1mn - Rs.9.99 mn	7.75%	7.75%	5.40%
Senior Citizen Savings Account (for individuals of 60+ Years)	Rs 0 - 99,999	14.50%	13.50%	11.50%		Rs.10 mn - Rs.99.99 mn	7.90%	7.90%	5.50%
	Rs. 100k - Rs. 5 mn	14.75%	13.75%	13.50%		Rs. 100 mn and above	8.05%	8.05%	N/A
	Rs 5 mn and above	15.50%	14.00%	N/A	6 Months	Rs.100k - Rs. 999k	8.20%	8.20%	5.45%
Tiers	Apr-23	Mar-23	Feb-23	Rs.1mn - Rs.9.99 mn		8.35%	8.35%	5.50%	
Savings Plus (Monthly Payout)	Less than Rs. 500k	6.00%	5.00%	4.75%		Rs.10 mn - Rs.99.99 mn	8.50%	8.50%	5.60%
	Rs. 500k - Rs. 999k	6.15%	5.15%	4.85%		Rs.100 mn and above	8.65%	8.65%	N/A
	Rs. 1 mn - Rs. 9.99 mn	6.30%	5.30%	4.95%	12 Months	Rs. 100k - Rs. 999k	8.75%	8.75%	6.50%
	Rs. 10 mn - Rs. 49.99 mn	6.50%	5.50%	5.05%		Rs. 1 mn - Rs. 9.99 mn	8.85%	8.85%	6.70%
	Rs 50 mn and above	6.75%	5.75%	5.15%		Rs. 10 mn and above	8.95%	8.95%	6.80%
Tiers	Apr-23	Mar-23	Feb-23	2 Years		All Tiers	9.05%	9.05%	7.00%
Savings Regular / Asaan / RDA (Monthly Payout)	Less than Rs. 100k	6.00%	5.00%	4.90%	3 Years	All Tiers	9.15%	9.15%	7.15%
	Rs. 100k and above	6.10%	5.10%	4.75%	5 Years	All Tiers	9.25%	9.25%	7.40%
E-Savings (Quarterly Payout)	Tiers	Apr-23	Mar-23	Feb-23	7 Years	All Tiers	9.35%	9.35%	7.65%
	Less than Rs. 10k	6.00%	5.00%	4.75%					
	Rs. 10k - Rs. 99.99k	6.10%	5.10%	4.90%					
	Rs. 100k and above	6.15%	5.15%	5.15%					
Business Account (Semi-Annual Payout)	Tiers	Apr-23	Mar-23	Feb-23					
	Rs. 1 & Above	0.04%	0.04%	0.04%					
Special Savings (Monthly Payout)	Tiers	Apr-23	Mar-23	Feb-23					
	Less than Rs. 1 mn	6.00%	5.00%	4.75%					
	Rs. 1 mn - Rs. 9.99 mn	6.10%	5.10%	4.90%					
	Rs. 10 mn - Rs. 49.99 mn	6.15%	5.15%	5.05%					
	Rs 50 mn and above	6.20%	5.20%	5.65%					
Enhanced Savings (Monthly Payout)	Tiers	Apr-23	Mar-23	Feb-23					
	Less than Rs. 1 mn	6.00%	5.00%	4.75%					
	Rs. 1 mn - Rs. 9.99 mn	6.10%	5.10%	4.90%					
	Rs. 10 mn - Rs. 49.99 mn	6.15%	5.15%	5.15%					
	Rs 50 mn and above	6.20%	5.20%	5.65%					
Foreign Currency Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly & Maturity Payout)									
Product	Tiers	Apr-23	Mar-23	Feb-23					
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	0.00%	0.15%	0.15%					
	3 Months - 100k and above	0.20%	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%					
FCY Deposits / RDA- AED,USD,EUR,GBP (Maturity Payout)	1 Year - 100k and above	0.45%	0.45%	0.45%					
	Tiers	Apr-23	Mar-23	Feb-23					
	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	0.35%	N/A	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	Apr-23	Mar-23	Feb-23					
1 Month	Rs. 100 K to Rs. 2.49 mn	14.00%	8.00%	N/A					
	Rs. 2.5 mn- 9.99 mn	14.25%	8.25%	6.30%					
	Rs 10 mn and above	14.50%	8.50%	6.35%					
3 Months	Rs. 100 K to Rs. 2.49 mn	14.50%	N/A	N/A					
	Rs. 2.5 mn- 9.99 mn	14.75%	8.75%	6.40%					
	Rs 10 mn and above	15.00%	8.90%	6.45%					
6 Months	Rs. 100 K to Rs. 2.49 mn	N/A	N/A	N/A					
	Rs. 2.5 mn- 9.99 mn	15.25%	9.20%	6.50%					
	Rs 10 mn and above	15.35%	9.35%	6.55%					
12 Months	Rs. 100 K to Rs. 2.49 mn	16.00%	13.50%	N/A					
	Rs. 2.5 mn- 9.99 mn	16.25%	14.00%	13.75%					
	Rs 10 mn and above	16.50%	14.50%	14.00%					
Monthly Payout	Tiers	Apr-23	Mar-23	Feb-23					
12 Months	Rs. 100 K to Rs. 2.49 mn	15.00%	13.00%	N/A					
	Rs. 2.5 mn- 9.99 mn	15.25%	13.50%	13.50%					
	Rs 10 mn and above	15.35%	13.75%	13.50%					
DIB Sukuks									
SUKUK	Tiers	Apr-23	Mar-23	Feb-23					
ADT Tier I Sukuk	ADT Tier I Sukuk (Monthly)	23.68%	18.76%	18.76%					
ADT Tier II Sukuk	ADT Tier II Sukuk (Half Yearly)	17.51%	17.51%	17.51%					

Islamic Refinance Schemes				
PRODUCT	Tiers	Apr-23	Mar-23	Feb-23
Islamic Long Term Financing Facility (ILTFF) (Textile Sector)	Upto 3 years (Existing Booking)	3.50%	3.50%	3.50%
	Upto 3 years (New Booking)	N/A	N/A	N/A
	Over 3 years and upto 5 years (Existing Booking)	2.50%	2.50%	2.50%
	Over 3 years and upto 5 years (New Booking)	7.50%	7.50%	7.50%
	Over 5 years and upto 10 years	2.00%	2.00%	2.00%
Islamic Long Term Financing Facility (ILTFF) (Non Textile Sector)	Apr-23	Mar-23	Feb-23	
	Over 3 years and upto 5 years (Existing Booking)	3.50%	3.50%	3.50%
	Over 3 years and upto 5 years (New Booking)	7.50%	7.50%	7.50%
	Over 5 years and upto 10 years (Existing Booking)	3.00%	3.00%	3.00%
	Over 5 years and upto 10 years (New Booking)	7.00%	7.00%	7.00%
Islamic Financing Renewal Energy	Tiers	Apr-23	Mar-23	Feb-23
	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	Vendor / Supplier Upto 1 MW (Category 3)	3.00%	3.00%	3.00%
	Tiers	Apr-23	Mar-23	Feb-23
	Rs. 1 & Above	1.00%	1.00%	0.99%
Islamic Financing Facility for Storage of Agricultural Produce	Tiers	Apr-23	Mar-23	Feb-23
	Rs. 1 & Above	2.00%	2.00%	2.00%
Islamic Refinance Scheme for payment of Wages and Salaries	Tiers	Apr-23	Mar-23	Feb-23
	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 Scheme for payment of Wages and Salaries (Corp & SME Active Tax Payer)	0.04%	0.04%	0.04%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Tiers	Apr-23	Mar-23	Feb-23
	Rs. 1 & Above	0.04%	0.04%	0.04%
Islamic Refinance scheme for Modernization of SMES (IRFMS )	Tiers	Apr-23	Mar-23	Feb-23
	Rs. 1 & Above	2.00%	2.00%	2.00%