

HISTORICAL RATE SHEET

Saving Products					
Product	Tiers	May-23	Apr-23	Mar-23	
Johara Savings Account / Johara Asaan Saving (Females Only)	Rs 0 - 99,999	14.75%	14.50%	13.50%	
	Rs. 100k - Rs. 5 mn	15.00%	14.75%	13.60%	
	Rs 5 mn and above	15.50%	15.00%	13.75%	
Senior Citizen Savings Account (for individuals of 60+ Years)	Tiers	May-23	Apr-23	Mar-23	
	Rs 0 - 99,999	15.00%	14.50%	13.50%	
	Rs. 100k - Rs. 5 mn	15.25%	14.75%	13.75%	
	Rs 5 mn and above	16.00%	15.50%	14.00%	
Savings Plus (Monthly Payout)	Tiers	May-23	Apr-23	Mar-23	
	Less than Rs. 500k	6.50%	6.00%	5.00%	
	Rs. 500k - Rs. 999k	6.65%	6.15%	5.15%	
	Rs. 1 mn - Rs. 9.99 mn	6.80%	6.30%	5.30%	
	Rs. 10 mn - Rs. 49.99 mn	7.00%	6.50%	5.50%	
	Rs 50 mn and above	7.25%	6.75%	5.75%	
Savings Regular / Asaan / RDA (Monthly Payout)	Tiers	May-23	Apr-23	Mar-23	
	Less than Rs. 100k	6.50%	6.00%	5.00%	
	Rs. 100k and above	6.60%	6.10%	5.10%	
E-Savings (Quarterly Payout)	Tiers	May-23	Apr-23	Mar-23	
	Less than Rs. 10k	6.50%	6.00%	5.00%	
	Rs. 10k - Rs. 99.99k	6.60%	6.10%	5.10%	
	Rs. 100k and above	6.65%	6.15%	5.15%	
Business Account (Semi-Annual Payout)	Tiers	May-23	Apr-23	Mar-23	
	Rs. 1 & Above	0.04%	0.04%	0.04%	
Special Savings (Monthly Payout)	Tiers	May-23	Apr-23	Mar-23	
	Less than Rs. 1 mn	6.50%	6.00%	5.00%	
	Rs. 1 mn - Rs. 9.99 mn	6.60%	6.10%	5.10%	
	Rs. 10 mn - Rs. 49.99 mn	6.65%	6.15%	5.15%	
	Rs 50 mn and above	6.70%	6.20%	5.20%	
Enhanced Savings (Monthly Payout)	Tiers	May-23	Apr-23	Mar-23	
	Less than Rs. 1 mn	6.50%	6.00%	5.00%	
	Rs. 1 mn - Rs. 9.99 mn	6.60%	6.10%	5.10%	
	Rs. 10 mn - Rs. 49.99 mn	6.65%	6.15%	5.15%	
	Rs 50 mn and above	6.70%	6.20%	5.20%	

Foreign Currency Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly & Maturity Payout)					
Product	Tiers	May-23	Apr-23	Mar-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	N/A	N/A	0.15%	
	3 Months - 100k and above	N/A	0.20%	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%	
FCY Deposits / RDA- AED,USD,EUR,GBP (Maturity Payout)	Tiers	May-23	Apr-23	Mar-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	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	May-23	Apr-23	Mar-23
1 Month	Rs. 100 K to Rs. 2.49 mn	15.00%	14.00%	8.00%
	Rs. 2.5 mn- 9.99 mn	15.25%	14.25%	8.25%
	Rs 10 mn and above	15.50%	14.50%	8.50%
3 Months	Rs. 100 K to Rs. 2.49 mn	15.50%	14.50%	N/A
	Rs. 2.5 mn- 9.99 mn	15.75%	14.75%	8.75%
	Rs 10 mn and above	16.00%	15.00%	8.90%
6 Months	Rs. 100 K to Rs. 2.49 mn	16.15%	N/A	N/A
	Rs. 2.5 mn- 9.99 mn	16.25%	15.25%	9.20%
	Rs 10 mn and above	N/A	15.35%	9.35%
12 Months	Rs. 100 K to Rs. 2.49 mn	16.50%	16.00%	13.50%
	Rs. 2.5 mn- 9.99 mn	17.25%	16.25%	14.00%
	Rs 10 mn and above	17.50%	16.50%	14.50%
Monthly Payout	Tiers	May-23	Apr-23	Mar-23
12 Months	Rs. 100 K to Rs. 2.49 mn	15.50%	15.00%	13.00%
	Rs. 2.5 mn- 9.99 mn	16.00%	15.25%	13.50%
	Rs 10 mn and above	16.50%	15.35%	13.75%

Regular Term Deposit					
Profit at Maturity Option	Tiers	May-23	Apr-23	Mar-23	
1 Month	Rs.100k - Rs. 999k	7.50%	7.00%	7.00%	
	Rs.1 mn - Rs.9.99 mn	7.65%	7.15%	7.15%	
	Rs.10 mn - Rs.99.99 mn	7.80%	7.30%	7.30%	
	Rs. 100 mn and above	7.95%	7.45%	7.45%	
3 Months	Rs.100k - Rs. 999k	8.10%	7.60%	7.60%	
	Rs.1mn - Rs.9.99 mn	8.25%	7.75%	7.75%	
	Rs.10 mn - Rs.99.99 mn	8.40%	7.90%	7.90%	
	Rs. 100 mn and above	N/A	8.05%	8.05%	
6 Months	Rs.100k - Rs. 999k	8.70%	8.20%	8.20%	
	Rs.1mn - Rs.9.99 mn	8.85%	8.35%	8.35%	
	Rs.10 mn - Rs.99.99 mn	9.00%	8.50%	8.50%	
	Rs.100 mn and above	9.15%	8.65%	8.65%	
12 Months	Rs. 100k - Rs. 999k	9.25%	8.75%	8.75%	
12 Months	Rs. 1 mn - Rs. 9.99 mn	9.35%	8.85%	8.85%	
12 Months	Rs. 10 mn and above	9.45%	8.95%	8.95%	
2 Years	All Tiers	9.55%	9.05%	9.05%	
3 Years	All Tiers	9.65%	9.15%	9.15%	
5 Years	All Tiers	9.75%	9.25%	9.25%	
7 Years	All Tiers	9.85%	9.35%	9.35%	

Monthly Payout Option	Tiers	May-23	Apr-23	Mar-23
1 year	Rs. 100k - Rs. 999k	8.75%	8.25%	8.25%
	Rs. 1 mn - Rs. 9.99 mn	8.85%	8.35%	8.35%
	Rs. 10 mn - Rs. 99.99 mn	8.95%	8.45%	8.45%
	Rs. 100 mn and above	N/A	N/A	N/A
2 years	All Tiers	9.05%	8.55%	8.55%
3 years	All Tiers	9.15%	8.65%	8.65%
5 years	All Tiers	9.25%	8.75%	8.75%
7 years	All Tiers	9.35%	8.85%	8.85%

Quarterly Payout Option	Tiers	May-23	Apr-23	Mar-23
1 year	Rs. 100k - Rs. 999k	8.95%	8.45%	8.45%
	Rs. 1 mn - Rs. 9.99 mn	9.05%	8.55%	8.55%
	Rs. 10 mn - Rs. 99.99 mn	9.15%	8.65%	8.65%
	Rs. 100 mn and above	N/A	N/A	N/A
2 years	All Tiers	9.15%	8.65%	8.65%
3 years	All Tiers	9.25%	8.75%	8.75%
5 years	All Tiers	9.35%	8.85%	8.85%
7 years	All Tiers	9.45%	8.95%	8.95%

Half Yearly Payout Option	Tiers	May-23	Apr-23	Mar-23
1 year	Rs. 100k - Rs. 999k	9.05%	8.55%	8.55%
	Rs. 1 mn - Rs. 9.99 mn	9.15%	8.65%	8.65%
	Rs. 10 mn - Rs. 99.99 mn	N/A	N/A	8.75%
2 years	All Tiers	9.25%	8.75%	8.75%
3 years	All Tiers	9.35%	8.85%	8.85%
5 years	All Tiers	9.45%	8.95%	8.95%
7 years	All Tiers	9.55%	9.05%	9.05%

Islamic Refinance Schemes					
PRODUCT	Tiers	May-23	Apr-23	Mar-23	
Islamic Long Term Financing Facility (ILTF) (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%	
	Tiers	May-23	Apr-23	Mar-23	
Islamic Long Term Financing Facility (ILTF) (Non Textile Sector)	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%	
	Tiers	May-23	Apr-23	Mar-23	
Islamic Financing Renewal Energy	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%	
	Vendor / Supplier Upto 1 MW (Category 3)	3.00%	3.00%	3.00%	
	Tiers	May-23	Apr-23	Mar-23	
Islamic Temporary Economic Refinance Facility	Rs. 1 & Above	1.00%	1.00%	1.00%	
Islamic Financing Facility for Storage of Agricultural Produce	Tiers	May-23	Apr-23	Mar-23	
	Rs. 1 & Above	2.00%	2.00%	2.00%	
Islamic Refinance Facility for	Tiers	May-23	Apr-23	Mar-23	

DIB Sukuks				
SUKUK	Tiers	May-23	Apr-23	Mar-23
ADT Tier I Sukuk	ADT Tier I Sukuk (Monthly)	23.68%	23.68%	18.76%
ADT Tier II Sukuk	ADT Tier II Sukuk (Half Yearly)	17.51%	17.51%	17.51%

Combating COVID – 19 (IRFCC)	Rs. 1 & Above	0.04%	0.04%	0.04%
Islamic Refinance scheme for Modernization of SMES (IRFMS)	Tiers	May-23	Apr-23	Mar-23
	Rs. 1 & Above	2.00%	2.00%	2.00%