

HISTORICAL RATE SHEET

Saving Products				
Product	Tiers	Sep-23	Aug-23	Jul-23
Johara Savings Account / Johara Asaan Saving (Females Only)	Rs 0 - 99,999	14.75%	14.75%	14.75%
	Rs. 100k - Rs. 5 mn	15.00%	15.00%	15.00%
	Rs 5 mn and above	15.50%	15.50%	15.50%
Tiers		Sep-23	Aug-23	Jul-23
Senior Citizen Savings Account (for individuals of 60+ Years)	Rs 0 - 99,999	15.00%	15.00%	15.00%
	Rs. 100k - Rs. 5 mn	15.25%	15.25%	15.25%
	Rs 5 mn and above	16.00%	16.00%	16.00%
Tiers		Sep-23	Aug-23	Jul-23
Savings Plus (Monthly Payout)	Less than Rs. 500k	6.50%	6.50%	6.50%
	Rs. 500k - Rs. 999k	6.65%	6.65%	6.65%
	Rs. 1 mn - Rs. 9.99 mn	6.80%	6.80%	6.80%
	Rs. 10 mn - Rs. 49.99 mn	7.00%	7.00%	7.00%
	Rs 50 mn and above	7.25%	7.25%	7.25%
Tiers		Sep-23	Aug-23	Jul-23
Savings Regular/ RDA (Monthly Payout)	Less than Rs. 100k	6.50%	6.50%	6.50%
	Rs. 100k and above	6.60%	6.60%	6.60%
Tiers		Sep-23	Aug-23	Jul-23
Asaan Saving Account (ADA) (Monthly Payout)	Less than Rs. 100k	15.00%	15.00%	15.00%
	Rs. 100k and above	N/A	15.25%	N/A
Tiers		Sep-23	Aug-23	Jul-23
E-Savings (Quarterly Payout)	Less than Rs. 10k	6.50%	6.50%	6.50%
	Rs. 10k - Rs. 99.99k	6.60%	6.60%	6.60%
	Rs. 100k and above	6.65%	6.65%	6.65%
Tiers		Sep-23	Aug-23	Jul-23
Business Account (Semi-Annual Payout)	Rs. 1 & Above	0.04%	0.04%	0.04%
Tiers		Sep-23	Aug-23	Jul-23
Special Savings (Monthly Payout)	Less than Rs. 1 mn	6.50%	6.50%	6.50%
	Rs. 1 mn - Rs. 9.99 mn	6.60%	6.60%	6.60%
	Rs. 10 mn - Rs. 49.99 mn	6.65%	6.65%	6.65%
	Rs 50 mn and above	6.70%	6.70%	6.70%
Tiers		Sep-23	Aug-23	Jul-23
Enhanced Savings (Monthly Payout)	Less than Rs. 1 mn	6.50%	6.50%	6.50%
	Rs. 1 mn - Rs. 9.99 mn	6.60%	6.60%	6.60%
	Rs. 10 mn - Rs. 49.99 mn	6.65%	6.65%	6.65%
	Rs 50 mn and above	6.70%	6.70%	6.70%
Foreign Currency Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly & Maturity Payout)				
Product	Tiers	Sep-23	Aug-23	Jul-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	N/A
	3 Months - 100k and above	N/A	N/A	N/A
	6 Months - 2k - 99.99k	N/A	0.25%	0.25%
	6 Months - 100k and above	0.30%	N/A	N/A
	1 Year - 2k - 99.99k	0.35%	0.35%	0.39%
FCY Deposits / RDA- AED,USD,EUR,GBP (Maturity Payout)	1 Year - 100k and above	0.40%	0.40%	0.45%
	Tiers	Sep-23	Aug-23	Jul-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	N/A	0.35%
	1 Year - 2k - 99.99k	0.40%	0.40%	0.45%
	1 Year - 100k and above	0.45%	0.45%	0.50%
Premium Term Deposit (Maturity & Monthly Payout)				
Profit at Maturity	Tiers	Sep-23	Aug-23	Jul-23
1 Month	Rs. 100 K to Rs. 2.49 mn	15.00%	15.00%	15.00%
	Rs. 2.5 mn- 9.99 mn	15.25%	15.25%	15.25%
	Rs 10 mn and above	15.50%	15.50%	15.50%
3 Months	Rs. 100 K to Rs. 2.49 mn	15.50%	15.50%	15.50%
	Rs. 2.5 mn- 9.99 mn	15.75%	15.75%	15.75%
	Rs 10 mn and above	16.00%	16.00%	16.00%
6 Months	Rs. 100 K to Rs. 2.49 mn	16.15%	16.15%	16.15%
	Rs. 2.5 mn- 9.99 mn	16.25%	16.25%	16.25%
	Rs 10 mn and above	N/A	N/A	N/A
12 Months	Rs. 100 K to Rs. 2.49 mn	16.50%	16.50%	16.50%
	Rs. 2.5 mn- 9.99 mn	17.25%	17.25%	17.25%
	Rs 10 mn and above	17.50%	17.50%	17.50%
Monthly Payout	Tiers	Sep-23	Aug-23	Jul-23
12 Months	Rs. 100 K to Rs. 2.49 mn	15.50%	15.50%	15.50%
	Rs. 2.5 mn- 9.99 mn	16.00%	16.00%	16.00%
	Rs 10 mn and above	16.50%	16.50%	16.50%
DIB Sukuks				
SUKUK	Tiers	Sep-23	Aug-23	Jul-23
ADT Tier I Sukuk (Monthly)	ADT Tier I Sukuk (Monthly)	23.88%	23.88%	23.88%
ADT Tier II Sukuk	ADT Tier II Sukuk (Half Yearly)	22.84%	22.84%	22.84%

Regular Term Deposit				
Profit at Maturity Option	Tiers	Sep-23	Aug-23	Jul-23
1 Month	Rs.100k - Rs. 999k	7.50%	7.50%	7.50%
	Rs. 1 mn - Rs.9.99 mn	7.65%	7.65%	7.65%
	Rs.10 mn - Rs.99.99 mn	7.80%	7.80%	7.80%
	Rs. 100 mn and above	7.95%	7.95%	7.95%
3 Months	Rs.100k - Rs. 999k	8.10%	8.10%	8.10%
	Rs.1mn - Rs.9.99 mn	8.25%	8.25%	8.25%
	Rs.10 mn - Rs.99.99 mn	8.40%	8.40%	8.40%
	Rs. 100 mn and above	8.55%	N/A	8.55%
6 Months	Rs.100k - Rs. 999k	8.70%	8.70%	8.70%
	Rs.1mn - Rs.9.99 mn	8.85%	8.85%	8.85%
	Rs.10 mn - Rs.99.99 mn	9.00%	9.00%	9.00%
	Rs.100 mn and above	N/A	N/A	9.15%
12 Months	Rs. 100k - Rs. 999k	9.25%	9.25%	9.25%
12 Months	Rs. 1 mn - Rs. 9.99 mn	9.35%	9.35%	9.35%
12 Months	Rs. 10 mn and above	9.45%	9.45%	9.45%
2 Years	All Tiers	9.55%	9.55%	9.55%
3 Years	All Tiers	9.65%	9.65%	9.65%
5 Years	All Tiers	9.75%	9.75%	9.75%
7 Years	All Tiers	9.85%	9.85%	9.85%
Monthly Payout Option				
1 year	Rs. 100k - Rs. 999k	8.75%	8.75%	8.75%
	Rs. 1 mn - Rs. 9.99 mn	8.85%	8.85%	8.85%
	Rs. 10 mn - Rs. 99.99 mn	8.95%	8.95%	8.95%
	Rs. 100 mn and above	N/A	N/A	N/A
2 years	All Tiers	9.05%	9.05%	9.05%
3 years	All Tiers	9.15%	9.15%	9.15%
5 years	All Tiers	9.25%	9.25%	9.25%
7 years	All Tiers	9.35%	9.35%	9.35%
Quarterly Payout Option				
1 year	Rs. 100k - Rs. 999k	8.95%	8.95%	8.95%
	Rs. 1 mn - Rs. 9.99 mn	9.05%	9.05%	9.05%
	Rs. 10 mn - Rs. 99.99 mn	9.15%	9.15%	9.15%
	Rs. 100 mn and above	N/A	N/A	N/A
2 years	All Tiers	9.15%	9.15%	9.15%
3 years	All Tiers	9.25%	9.25%	9.25%
5 years	All Tiers	9.35%	9.35%	9.35%
7 years	All Tiers	9.45%	9.45%	9.45%
Half Yearly Payout Option				
1 year	Rs. 100k - Rs. 999k	9.05%	9.05%	9.05%
	Rs. 1 mn - Rs. 9.99 mn	9.15%	9.15%	9.15%
	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	9.25%	9.25%	9.25%
3 years	All Tiers	9.35%	9.35%	9.35%
5 years	All Tiers	9.45%	9.45%	9.45%
7 years	All Tiers	9.55%	9.55%	9.55%
Islamic Refinance Schemes				
PRODUCT	Tiers	Sep-23	Aug-23	Jul-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%
Islamic Long Term Financing Facility (ILTF) (Non Textile Sector)	Tiers	Sep-23	Aug-23	Jul-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	Sep-23	Aug-23	Jul-23
	Project of more than 20 MW (Category 1)	3.00%	3.00%	N/A
	Individual Customers Upto 1 MW (Category 2)	2.00%	2.00%	2.00%
Islamic Temporary Economic Refinance Facility	Tiers	Sep-23	Aug-23	Jul-23
	Rs. 1 & Above	1.00%	1.00%	1.00%
Islamic Financing Facility for Storage of Agricultural Produce	Tiers	Sep-23	Aug-23	Jul-23
	Upto 3 years	3.50%	3.50%	3.50%
	Over 3 years and upto 5 years	3.25%	3.25%	3.25%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Tiers	Sep-23	Aug-23	Jul-23
	Over 5 years and upto 7 years	2.50%	2.50%	2.50%
Islamic Refinance scheme for Modernization of SMES (IRFMS)	Tiers	Sep-23	Aug-23	Jul-23
	Rs. 1 & Above	0.04%	0.04%	0.04%
Islamic Refinance scheme for Modernization of SMES (IRFMS)	Tiers	Sep-23	Aug-23	Jul-23
	Rs. 1 & Above	2.00%	2.00%	2.00%