Asaan Saving Account (Johans Asaan Saving (Females Only) RS 0 - 99,999 RS 100k- Rs. 5 mn RS 0 - 99,999 RS 100k- Rs. 5 mn RS 0 - 99,999 RS 100k- Rs. 5 mn RS 5 mn and above Tiers Nov-23 Cot-23 See Less than Rs. 500k RS. 500k- Rs. 999k RS. 10m- Rs. 999 mn RS 50 mn and above RS 10 mn - Rs. 49.99 mn RS 50 mn and above Tiers Nov-23 Cot-23 See Less than Rs. 100k RS 100k and above Tiers Nov-23 Cot-23 See Less than Rs. 100k RS 100k and above Tiers Nov-23 Cot-23 See Less than Rs. 100k RS 100k and above Tiers Nov-23 Cot-23 See Less than Rs. 100k RS 100k and above Tiers Nov-23 Cot-23 See Less than Rs. 100k RS 100k and above Tiers Nov-23 Cot-23 See Less than Rs. 100k RS 100k and above Tiers Nov-23 Cot-23 See Less than Rs. 100k RS 100k and above Tiers Nov-23 Cot-23 See Less than Rs. 100k RS 100k and above Tiers Nov-23 Cot-23 See Less than Rs. 10k RS 10k- Rs. 99.99k Tiers Nov-23 Cot-23 See Less than Rs. 10k RS 10k- Rs. 99.99h RS 10m and above Tiers Nov-23 Cot-23 See Less than Rs. 10k RS 10k- Rs. 99.99h RS 10m and above Tiers Nov-23 Cot-23 See Less than Rs. 10m Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn Tiers Nov-23 Cot-23 See Less than Rs. 1 mn T		Saving Produc	ss		
Savings Account / Johans	Product	Tiers	Nov-23	Oct-23	Sep-23
Asan Savings Account (ADA) Rs. 100k Rs. 5 mn Rs. 5 mn and above Is. 000% Rs. 100k Rs. 999 mn Rs. 100k Rs. 999 mn Rs. 10 mn Rs. 49.99 mn Rs. 10 mn As 49.99 mn Rs. 100k and above Is. 000% Is. 0					14.75%
Rs 5 mn and above 16.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.00% 15.00% 15.00% 15.00% 15.00% 15.00% 15.00% 15.00% 15.00% 15.00% 15.25%					15.00%
Tiers					15.50%
Senior Citizen Savings Account (for individuals of 60+ Years) Rs. 100k - Rs. 5 mn 15.00% 15.00% 15.00% 15.25					Sep-23
Rs. 100k - Rs. 5 mn 15.25%	Caning Citizan Cardings Associat		15.00%	15.00%	15.00%
Rs 5 mn and above 16.00% 16.50% 16.50% 16.50% 16.50% 16.50% 16.50% 16.00%		Rs. 100k - Rs. 5 mn			15.25%
Less than Rs. 500k Rs. 500k Rs. 500k Rs. 500k Rs. 5099k Rs. 50m and above Rs. 10m - Rs. 49.99 mn Rs. 50m and above Rs. 100k and above Rs. 10k above		Rs 5 mn and above			16.00%
Rs. 500k - Rs. 999k 7.65% 6.65%		Tiers	Nov-23	Oct-23	Sep-23
Rs. 500k - Rs. 999k 7.65% 6.65%		Less than Rs. 500k	7.50%	6.50%	6.50%
Rs. 1 mn - Rs. 9.99 mn 7.80% 6.80% 6.80% 6.80% 6.80% 7.0					6.65%
Rs. 10 mn - Rs. 49.99 mn Rs 50 mn and above Rs 50 m	Savings Plus (Monthly Payout)				6.80%
Rs 50 mn and above 8.25% 7.25%					7.00%
Tiers					7.25%
Less than Rs. 100k Tiers Nov-23 Oct-23 Section		Tiers			Sep-23
Rs. 100k and above 7,60% 6,60% 6.6 Asaan Saving Account (ADA) (Monthly Payout) E-Savings (Quarterly Payout) Rs. 100k and above 15,25% 15,25% N Tiers Nov-23 Oct-23 Se Less than Rs. 100k 7,50% 6,50% 6.5 Rs. 100k and above 7,50% 6,50% 6.5 Rs. 10k - Rs. 99.99k 7,60% 6,60%					6.50%
Tiers Nov-23 Oct-23 Section		Rs. 100k and above			6.60%
Assan Saving Account (ADA) (Monthly Payout) E-Savings (Quarterly Payout) E-Savings (Quarterly Payout) E-Savings (Quarterly Payout) Res. 100k and above Tiers Nov-23 Res. 10k - Res. 99.99k Tiers Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Assaurings (Monthly Payout) Res. 1 mn - Res. 9.99 mn Tiers Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Less than Res. 1 mn Res. 1 mn - Res. 9.99 mn Teres Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Assaurings (Monthly Payout) Res. 1 mn - Res. 9.99 mn Teres Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Tiers Nov-24 Tiers Nov-25 Oct-25 See Tiers Nov-26 Assaurings (Monthly Payout) Res. 1 mn - Res. 9.99 mn Teres Nov-27 Tiers Nov-28 Oct-28 See Tiers Nov-29 Oct-28 See Tiers Nov-29 Oct-28 See Tiers Nov-29 Oct-29 See Tiers Nov-20 Oct-20 See Tiers Nov-20 Oct-20 See Tiers Nov-20 Oct-20 See Tiers Nov-20 Oct-20 See Tiers N		Tiers	Nov-23		Sep-23
Rs. 100k and above 15.25% 15.25% N					15.00%
E-Savings (Quarterly Payout) E-Savings (Quarterly Payout) Less than Rs. 10k 7.50% 6.5	(Monthly Payout)				N/A
Less than Rs. 10k					Sep-23
E-savings (Quarterly Payout) Rs. 10k - Rs. 99.99k Rs. 10k and above Tiers Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Less than Rs. 1 mn 7.50% 6.50% 6.50% Rs. 10 mn - Rs. 49.99 mn 7.60% Rs. 50 mn and above Tiers Nov-23 Oct-23 See Tiers Nov-23 Oct-23 See Cot-23 See Tiers Nov-23 Oct-23 See Cot-23 See Less than Rs. 1 mn 7.60% 6.60% 6.60% 6.60% 6.60% Rs. 10 mn - Rs. 49.99 mn 7.60% Rs. 10 mn - Rs. 9.99 mn 7.60% Rs. 10 mn - Rs. 49.99 mn 7.60% Rs. 10 mn - Rs. 49.99 mn 7.60% Rs. 10 mn - Rs. 49.99 mn Rs. 10 mn - Rs. 49.99 mn 7.60% Rs. 10 mn - Rs. 49.99 mn Rs. 10 mn - Rs. 49.					6.50%
Rs. 10 m - Rs. 9.99 m 7.65% 6.55% 6.10 Enhanced Savings (Monthly Payout) Rs. 1 m - Rs. 9.99 m 7.50% 6.50% 6.50% 6.10 Rs. 1 m - Rs. 9.99 m 7.50% 6.50% 6.50% 6.10 Rs. 1 m - Rs. 9.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.50% 6.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m 7.50% 6.10 Rs. 10 m - Rs. 49.99 m	E-Savings (Quarterly Payout)				6.60%
Tiers Nov-23 Oct-23 Se		Rs. 100k and above			6.65%
Payout) Rs. 1 & Above Tiers Nov-23 Oct-23 Se Less than Rs. 1 mn 7.50% 6.50% 6.6.6% 6.6.6% 6.6.6% 6.6.6% 6.6.6% 6.6.6% 6.6.6% 6.6.5% 6.6.5% 6.6.5% 6.6.5% 6.6.5% 6.6.5% 6.6.5% 6.6.6% 8.5 0 m and above Tiers Nov-23 Oct-23 Se Tiers Nov-23 Oct-23 Se Tiers Nov-23 Oct-23 Se Tiers Nov-24 Oct-23 Se Tiers Nov-24 Oct-23 Se Tiers Nov-24 Oct-25 Se Less than Rs. 1 mn 7.50% 6.50% 6.60% 6.60% 6.60% 6.60% 8.5 0 mn - Rs. 9.99 mn 7.60% Rs. 1 mn - Rs. 9.99 mn 7.60% Rs. 1 mn - Rs. 9.99 mn 7.60% 6.65% 6.66% 6.66% 6.66% 6.66% 6.67% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70%	Hamanaan Assaunt (Cami Annual	Tiers	Nov-23		Sep-23
Tiers Nov-23 Oct-23 Section					0.04%
Less than Rs. 1 mn					Sep-23
Rs. 1 m n - Rs. 9.99 mn 7.60% 6.					6.50%
Rs. 10 mn - Rs. 49.99 mn 7.65% 6.65% 6.65% 6.65% 6.65% 6.65% 6.65% 6.65% 6.65% 6.670% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.70% 6.60%	Special Savings (Monthly <u>Pavout)</u>				6.60%
Rs 50 mn and above 7.70% 6.70%					6.65%
Ties Nov-23 Oct-23 Se					6.70%
Less than Rs. 1 mn					Sep-23
Payout Payout Rs. 1 mn - Rs. 9.99 mn 7.60% 6.60% 6.6					6.50%
Rs. 10 mn - Rs. 49.99 mn 7.65% 6.65% 6.6 Rs 50 mn and above 7.70% 6.70% 6.1		Rs. 1 mn - Rs. 9.99 mn			6.60%
Rs 50 mn and above 7.70% 6.70% 6.70	Payout)				6.65%
Foreign Currency Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly & Maturity Payout)					6.70%
Foreign Currency Deposits / RDA- AED, USD, EUR, GBP & Johara (Monthly & Maturity Payout)				1	
	Foreign Currency	Deposits / RDA- AED,USD,EUR,GBI	& Johara (Monthly & I	Maturity Pay	out)
Product Tiers Nov-23 Oct-23 Se	Brodust	Tieve	Nov. 22	04.22	Sep-23

Product	Tiers	Nov-23	Oct-23	Sep-23
	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
FCY Deposits / RDA- AED,USD,EUR,GBP & Johara	3 Months - 100k and above	N/A	N/A	N/A
(Monthly Payout)	6 Months - 2k - 99.99k	N/A	N/A	N/A
	6 Months - 100k and above	0.30%	0.30%	0.30%
	1 Year - 2k - 99.99k	0.35%	0.35%	0.35%
	1 Year - 100k and above	0.40%	0.40%	0.40%
	Tiers	Nov-23	Oct-23	Sep-23
	3 Months - 2k - 99.99k	0.20%	0.20%	0.20%
FCY Deposits / RDA-	3 Months - 100k and above	0.25%	0.25%	0.25%
AED,USD,EUR,GBP (Maturity Payout)	6 Months - 2k - 99.99k	0.30%	0.30%	0.30%
	6 Months - 100k and above	N/A	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	Nov-23	Oct-23	Sep-23
	Rs. 100 K to Rs. 2.49 mn	15.00%	15.00%	15.00%
1 Month	Rs. 2.5 mn- 9.99 mn	15.25%	15.25%	15.25%
	Rs 10 mn and above	15.50%	15.50%	15.50%
	Rs. 100 K to Rs. 2.49 mn	15.50%	15.50%	15.50%
3 Months	Rs. 2.5 mn- 9.99 mn	15.75%	15.75%	15.75%
	Rs 10 mn and above	16.00%	16.00%	16.00%
	Rs. 100 K to Rs. 2.49 mn	16.15%	16.15%	16.15%
6 Months	Rs. 2.5 mn- 9.99 mn	16.25%	16.25%	16.25%
	Rs 10 mn and above	N/A	N/A	N/A
	Rs. 100 K to Rs. 2.49 mn	16.50%	16.50%	16.50%
12 Months	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	Nov-23	Oct-23	Sep-23
	Rs. 100 K to Rs. 2.49 mn	15.50%	15.50%	15.50%
12 Months	Rs. 2.5 mn- 9.99 mn	16.00%	16.00%	16.00%
	Rs 10 mn and above	16.50%	16.50%	16.509

DIB Sukuks				
SUKUK	Tiers	Nov-23	Oct-23	Sep-23
ADT Tier I Sukuk	ADT Tier I Sukuk (Monthly)	24.35%	24.35%	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	Nov-23	Oct-23	Sep-2
	Rs.100k - Rs. 999k	8.50%	7.50%	7.50%
1 Month	Rs.1 mn - Rs.9.99 mn	8.65%	7.65%	7.659
1 WORLD	Rs.10 mn - Rs.99.99 mn	8.80%	7.80%	7.80%
	Rs. 100 mn and above	8.95%	7.95%	7.95%
	Rs.100k - Rs. 999k	9.10%	8.10%	8.109
	Rs.1mn - Rs.9.99 mn	9.25%	8.25%	8.259
3 Months	Rs.10 mn - Rs.99.99 mn	9.40%	8.40%	8.409
	Rs. 100 mn and above	N/A	N/A	8.55%
	Rs.100k - Rs. 999k	9.70%	8.70%	8.709
	Rs.1mn - Rs.9.99 mn	9.85%	8.85%	8.859
6 Months	Rs.10 mn - Rs.99.99 mn	10.00%	9.00%	9.009
	Rs.100 mn and above	N/A	N/A	N/A
12 Months	Rs. 100k - Rs. 999k	10.25%	9.25%	9.259
12 Months	Rs. 1 mn - Rs. 9.99 mn	10.35%	9.35%	9.35%
12 Months	Rs. 10 mn and above	10.45%	9.45%	9.45%
2 Years	All Tiers	10.55%	9.55%	9.55%
3 Years	All Tiers	10.65%	9.65%	9.65%
5 Years	All Tiers	10.75%	9.75%	9.759
7 Years	All Tiers	10.85%	9.85%	9.859

Monthly Payout Option	Tiers	Nov-23	Oct-23	Sep-23
1 year	Rs. 100k - Rs. 999k	9.75%	8.75%	8.75%
	Rs. 1 mn - Rs. 9.99 mn	9.85%	8.85%	8.85%
	Rs. 10 mn - Rs. 99.99 mn	9.95%	8.95%	8.95%
	Rs. 100 mn and above	10.05%	N/A	N/A
2 years	All Tiers	10.05%	9.05%	9.05%
3 years	All Tiers	10.15%	9.15%	9.15%
5 years	All Tiers	10.25%	9.25%	9.25%
7 years	All Tiers	10.35%	9.35%	9.35%

Quarterly Payout Option	Tiers	Nov-23	Oct-23	Sep-23
	Rs. 100k - Rs. 999k	9.95%	8.95%	8.95%
1 year	Rs. 1 mn - Rs. 9.99 mn	10.05%	9.05%	9.05%
1 year	Rs. 10 mn - Rs. 99.99 mn	10.15%	9.15%	9.15%
	Rs. 100 mn and above	N/A	N/A	N/A
2 years	All Tiers	10.15%	9.15%	9.15%
3 years	All Tiers	10.25%	9.25%	9.25%
5 years	All Tiers	10.35%	9.35%	9.35%
7 years	All Tiers	10.45%	9.45%	9.45%

Half Yearly Payout Option	Tiers	Nov-23	Oct-23	Sep-23
1 year	Rs. 100k - Rs. 999k	10.05%	9.05%	9.05%
	Rs. 1 mn - Rs. 9.99 mn	10.15%	9.15%	9.15%
	Rs. 10 mn - Rs. 99.99 mn	N/A	N/A	N/A
2 years	All Tiers	10.25%	9.25%	9.25%
3 years	All Tiers	10.35%	9.35%	9.35%
5 years	All Tiers	10.45%	9.45%	9.45%
7 years	All Tiers	10.55%	9.55%	9.55%

Islamic Refinance Schemes				
PRODUCT	Tiers	Nov-23	Oct-23	Sep-23
Islamic Long Term Financing	Upto 3 years (Existing Booking)	3.50%	3.50%	3.50%
	Upto 3 years (New Booking)	N/A	N/A	N/A
Facility	Over 3 years and upto 5 years (Existing Booking)	2.50%	2.50%	2.50%
(ILTFF) (Textile Sector)	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	Nov-23	Oct-23	Sep-23
Islamic Long Term Financing	Over 3 years and upto 5 years (Existing Booking)	3.50%	3.50%	3.50%
Facility	Over 3 years and upto 5 years (New Booking)	7.50%	7.50%	7.50%
(ILTFF) (Non Textile Sector)	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	Nov-23	Oct-23	Sep-23
Islamic Financing Renewal	Project of more than 20 MW (Category 1)	3.00%	3.00%	3.00%
Energy	Individual Customers Upto 1 MW (Category 2)	2.00%	2.00%	2.00%
	Vendor / Supplier Upto 1 MW (Category 3)	N/A	N/A	N/A
Islamic Temporary Economic	Tiers	Nov-23	Oct-23	Sep-23
Refinance Facility	Rs. 1 & Above	1.00%	1.00%	1.00%
	Tiers	Nov-23	Oct-23	Sep-23
	Upto 3 years	3.50%	3.50%	3.50%
Islamic Financing Facility for Storage of Agricultural Produce	Over 3 years and upto 5 years	3.25%	3.25%	3.25%
	Over 5 years and upto 7 years	2.50%	2.50%	2.50%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Tiers	Nov-23	Oct-23	Sep-23
	Rs. 1 & Above	0.04%	0.04%	0.04%
Islamic Refinance scheme for Modernization of SMES (IRFMS)	Tiers	Nov-23	Oct-23	Sep-23
	Rs. 1 & Above	2.00%	2.00%	2.00%