



HISTORICAL RATE SHEET

Saving Products					
Product	Tiers	Dec-23	Nov-23	Oct-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	16.50%	16.50%	15.50%	
	Tiers	Dec-23	Nov-23	Oct-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	Dec-23	Nov-23	Oct-23	
Savings Plus (Monthly Payout)	Less than Rs. 500k	7.50%	7.50%	6.50%	
	Rs. 500k - Rs. 999k	7.65%	7.65%	6.65%	
	Rs. 1 mn - Rs. 9.99 mn	7.80%	7.80%	6.80%	
	Rs. 10 mn - Rs. 49.99 mn	8.00%	8.00%	7.00%	
	Rs 50 mn and above	8.25%	8.25%	7.25%	
	Tiers	Dec-23	Nov-23	Oct-23	
Savings Regular/ RDA (Monthly Payout)	Less than Rs. 100k	7.50%	7.50%	6.50%	
	Rs. 100k and above	7.60%	7.60%	6.60%	
	Tiers	Dec-23	Nov-23	Oct-23	
Asaan Saving Account (ADA) (Monthly Payout)	Less than Rs. 100k	15.00%	15.00%	15.00%	
	Rs. 100k and above	15.25%	15.25%	15.25%	
		Tiers	Dec-23	Nov-23	Oct-23
E-Savings (Quarterly Payout)	Less than Rs. 10k	7.50%	7.50%	6.50%	
	Rs. 10k - Rs. 99.99k	7.60%	7.60%	6.60%	
	Rs. 100k and above	7.65%	7.65%	6.65%	
	Tiers	Dec-23	Nov-23	Oct-23	
Itmnaan Account (Semi-Annual Payout)	Rs. 1 & Above	0.04%	0.04%	0.04%	
		Tiers	Dec-23	Nov-23	Oct-23
Special Savings (Monthly Payout)	Less than Rs. 1 mn	7.50%	7.50%	6.50%	
	Rs. 1 mn - Rs. 9.99 mn	7.60%	7.60%	6.60%	
	Rs. 10 mn - Rs. 49.99 mn	7.65%	7.65%	6.65%	
	Rs 50 mn and above	7.70%	7.70%	6.70%	
	Tiers	Dec-23	Nov-23	Oct-23	
Enhanced Savings (Monthly Payout)	Less than Rs. 1 mn	7.50%	7.50%	6.50%	
	Rs. 1 mn - Rs. 9.99 mn	7.60%	7.60%	6.60%	
	Rs. 10 mn - Rs. 49.99 mn	7.65%	7.65%	6.65%	
	Rs 50 mn and above	7.70%	7.70%	6.70%	

Foreign Currency Deposits / RDA- AED,USD,EUR,GBP & Johara (Monthly & Maturity Payout)					
Product	Tiers	Dec-23	Nov-23	Oct-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	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	Dec-23	Nov-23	Oct-23	
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	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	Dec-23	Nov-23	Oct-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%	
	Tiers	Dec-23	Nov-23	Oct-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	Dec-23	Nov-23	Oct-23	
ADT Tier I Sukuk	ADT Tier I Sukuk (Monthly)	24.35%	24.35%	24.35%	
ADT Tier II Sukuk	ADT Tier II Sukuk (Half Yearly)	22.15%	22.84%	22.84%	

Regular Term Deposit					
Profit at Maturity Option	Tiers	Dec-23	Nov-23	Oct-23	
1 Month	Rs.100k - Rs. 999k	8.50%	8.50%	7.50%	
	Rs. 1 mn - Rs.9.99 mn	8.65%	8.65%	7.65%	
	Rs. 10 mn - Rs.99.99 mn	8.80%	8.80%	7.80%	
	Rs. 100 mn and above	N/A	8.95%	7.95%	
3 Months	Rs.100k - Rs. 999k	9.10%	9.10%	8.10%	
	Rs. 1mn - Rs. 9.99 mn	9.25%	9.25%	8.25%	
	Rs.10 mn - Rs.99.99 mn	9.40%	9.40%	8.40%	
	Rs. 100 mn and above	9.55%	N/A	N/A	
6 Months	Rs.100k - Rs. 999k	9.70%	9.70%	8.70%	
	Rs. 1mn - Rs. 9.99 mn	9.85%	9.85%	8.85%	
	Rs.10 mn - Rs.99.99 mn	10.00%	10.00%	9.00%	
	Rs. 100 mn and above	N/A	N/A	N/A	
12 Months	Rs. 100k - Rs. 999k	10.25%	10.25%	9.25%	
12 Months	Rs. 1 mn - Rs. 9.99 mn	10.35%	10.35%	9.35%	
2 Years	All Tiers	10.55%	10.55%	9.55%	
3 Years	All Tiers	10.65%	10.65%	9.65%	
5 Years	All Tiers	10.75%	10.75%	9.75%	
7 Years	All Tiers	10.85%	10.85%	9.85%	

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

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

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

Islamic Refinance Schemes					
PRODUCT	Tiers	Dec-23	Nov-23	Oct-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	Dec-23	Nov-23	Oct-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	Dec-23	Nov-23	Oct-23	
Islamic Financing Renewal Energy	Project of more than 20 MW (Category 1)	3.00%	3.00%	3.00%	
	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	
	Tiers	Dec-23	Nov-23	Oct-23	
Islamic Temporary Economic Refinance Facility	Rs. 1 & Above	1.00%	1.00%	1.00%	
		Tiers	Dec-23	Nov-23	Oct-23
Islamic Financing Facility for Storage of Agricultural Produce	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)	Over 5 years and upto 7 years	2.50%	2.50%	2.50%	
		Tiers	Dec-23	Nov-23	Oct-23
Islamic Refinance scheme for Modernization of SMES (IRFMS)	Rs. 1 & Above	0.04%	0.04%	0.04%	
		Tiers	Dec-23	Nov-23	Oct-23