

Historical Rate Sheet

Product / Tiers			
Savings Special (Monthly Payout)	Feb'24	Jan'24	Dec'23
Less than Rs. 1 million	8.00%	8.00%	7.50%
Rs. 1 million to Rs. 9.99 million	8.10%	8.10%	7.60%
Rs. 10 million to Rs. 49.99 million	8.15%	8.15%	7.65%
Rs 50 million and above	8.20%	8.20%	7.70%

Savings Plus(Monthly Payout)	Feb'24	Jan'24	Dec'23
Less than 500K	8.00%	8.00%	7.50%
Rs. 500K to Rs. 999.9K	8.15%	8.15%	7.65%
Rs. 1 million to Rs. 9.99 million	8.30%	8.30%	7.80%
Rs. 10 million to Rs. 49.99 million	8.50%	8.50%	8.00%
Rs 50 million and above	8.75%	8.75%	8.25%

Savings Regular / RDA (Monthly Payout)	Feb'24	Jan'24	Dec'23
Less than 100k	8.00%	8.00%	7.50%
Rs. 100K and above	8.10%	8.10%	7.60%

E-Savings (Quarterly Payout)	Feb'24	Jan'24	Dec'23
Less than 10K	8.00%	8.00%	7.50%
Rs. 10K to Rs. 99.99K	8.10%	8.10%	7.60%
Rs. 100K and above	8.15%	8.15%	7.65%

Itmnaan Account (Semi-annual Payout)	Feb'24	Jan'24	Dec'23
Rs. 1 & Above	0.04%	0.04%	0.04%

Enhanced Saving (Monthly Pavout)	Feb'24	Jan'24	Dec'23
Less than Rs. 1 million	8.00%	8.00%	7.50%
Rs. 1 million to Rs. 9.99 million	8.10%	8.10%	7.60%
Rs. 10 million to Rs. 49.99 million	8.15%	8.15%	7.65%
Rs 50 million and above	8.20%	8.20%	7.70%

Regular Fixed Deposits Profit at Maturity Option	Feb'24	Jan'24	Dec'23
1 Month - Rs.100k to Rs. 999k	8.50%	8.50%	8.50%
1 Month - Rs. 1 million to Rs. 9.99 million	8.65%	8.65%	8.65%
1 Month - Rs.10 mln to Rs.99.99 mln	8.80%	8.80%	8.80%
1 Month - Rs. 100 mln and above	N/A	8.95%	N/A
3 Month - Rs.100k to Rs. 999k	9.10%	9.10%	9.10%
3 Month - Rs. 1 million to Rs. 9.99 million	9.25%	9.25%	9.25%
3 Month - Rs.10mln to Rs.99.99 mln	9.40%	9.40%	9.40%
3 Month - Rs. 100 mln and above	9.55%	N/A	9.55%
6 Month - Rs.100k to Rs. 999k	9.70%	9.70%	9.70%
6 Month - Rs. 1 million to Rs. 9.99 million	9.85%	9.85%	9.85%
6 Month - Rs.10mln to Rs.99.99 mln	10.00%	10.00%	10.00%
6 Month - Rs. 100 mln and above	N/A	N/A	N/A
1 year - Rs. 100k to Rs. 999k	10.25%	10.25%	10.25%
1 year - Rs. 1 mln to Rs. 9.99 mln	10.35%	10.35%	10.35%
1 year - Rs. 10 mln and above	10.45%	10.45%	10.45%
2 Years	10.55%	10.55%	10.55%
3 Years	10.65%	10.65%	10.65%
5 Years	10.75%	10.75%	10.75%
7 Years	10.85%	10.85%	10.85%
Monthly Payout Option			
1 year - Rs. 100k to Rs. 999k	9.75%	9.75%	9.75%
1 year - Rs. 1 mln to Rs. 9.99 mln	9.85%	9.85%	9.85%
1 year - Rs. 10 mln to Rs. 99.99 mln	9.95%	9.95%	9.95%
1 year - Rs. 100 mln and above	10.05%	N/A	N/A
2 Years	10.05%	10.05%	10.05%
3 Years	10.15%	10.15%	10.15%
5 Years	10.25%	10.25%	10.25%
7 Years	10.35%	10.35%	10.35%
Quarterly Payout Option			
1 year - Rs. 100k to Rs. 999k	9.95%	9.95%	9.95%
1 year - Rs. 1 mln to Rs. 9.99 mln	10.05%	10.05%	10.05%
1 year - Rs. 10 mln to Rs. 99.99 mln	10.15%	10.15%	10.15%
1 year - Rs. 100 mln and above	N/A	N/A	N/A
2 Years	10.15%	10.15%	10.15%
3 Years	10.25%	10.25%	10.25%
5 Years	10.35%	10.35%	10.35%
7 Years	10.45%	10.45%	10.45%
Half Yearly Payout Option			
1 year - Rs. 100k to Rs. 999k	10.05%	10.05%	10.05%
1 year - Rs. 1 mln to Rs. 9.99 mln	10.15%	10.15%	10.15%
1 year - Rs. 10 mln and above	N/A	N/A	N/A
2 Years	10.25%	10.25%	10.25%
3 Years	10.35%	10.35%	10.35%
5 Years	10.45%	10.45%	10.45%
7 Years	10.55%	10.55%	10.55%

Premium Term Deposit (Profit at Maturity)	Feb'24	Jan'24	Dec'23
1 Month Rs. 100 K to Rs. 2.49 mln	15.00%	15.00%	15.00%
1 Month Rs. 2.5 mln to Rs. 9.99 mln	15.25%	15.25%	15.25%
1 Month Rs 10 mln above	15.50%	15.50%	15.50%
3 Month Rs. 100 K to Rs. 2.49 mln	15.50%	15.50%	15.50%
3 Month Rs. 2.5 mln to Rs. 9.99 mln	15.75%	15.75%	15.75%
3 Month Rs 10 mln above	16.00%	16.00%	16.00%
6 Month Rs. 100 K to Rs. 2.49 mln	16.15%	16.15%	16.15%
6 Month Rs. 2.5 mln to Rs. 9.99 mln	16.25%	16.25%	16.25%
6 Month Rs 10 mln above	N/A	N/A	N/A
12 Month Rs. 100 K to Rs. 2.49 mln	16.50%	16.50%	16.50%
12 Month Rs. 2.5 mln to Rs. 9.99 mln	17.25%	17.25%	17.25%
12 Month Rs 10 mln above	17.50%	17.50%	17.50%

Premium Term Deposit (Monthly Payout)	Feb'24	Jan'24	Dec'23
12 Month Rs. 100 K to Rs. 2.49 mln	15.50%	15.50%	15.50%
12 Month Rs. 2.5 mln to Rs. 9.99 mln	16.00%	16.00%	16.00%
12 Month Rs 10 mln above	16.50%	16.50%	16.50%

Product / Tiers			
FCY Deposits / RDA / Johara/ Freelancer Account - AED,USD,EUR & GBP (Monthly Payout)	Feb'24	Jan'24	Dec'23
Saving - Less than 500	0.25%	0.05%	0.05%
Saving - 500 and above	0.50%	0.10%	0.10%
3 Months - 2k to 99.99k	N/A	N/A	N/A
3 Months - 100k and above	N/A	N/A	N/A
6 Months - 2k to 99.99k	N/A	N/A	0.25%
6 Months - 100k and above	0.30%	0.30%	0.30%
1 Year - 2k to 99.99k	0.35%	0.35%	0.35%
1 Year - 100k and above	0.40%	0.40%	0.40%

FCY Deposits / RDA / Johara- AED,USD,EUR & GBP (Profit Maturity)	Feb'24	Jan'24	Dec'23
1 Month - 2k to 99.99k	N/A	N/A	N/A
1 Month - 100k and above	N/A	N/A	N/A
3 Months - 2k to 99.99k	0.20%	0.20%	0.20%
3 Months - 100k and above	0.25%	0.25%	0.25%
6 Months - 2k to 99.99k	0.30%	0.30%	0.30%
6 Months - 100k and above	0.35%	0.35%	0.35%
1 Year - 2k to 99.99k	0.40%	0.40%	0.40%
1 Year - 100k and above	0.45%	0.45%	0.45%

Asaan Digital Account (ADA) (Saving Monthly Payout)	Feb'24	Jan'24	Dec'23
Less than 100k	15.00%	15.00%	15.00%
Rs. 100K and above	15.25%	15.25%	15.25%

Asaan Saving Account (ASA) (Saving Monthly Payout)	Feb'24	Jan'24	Dec'23
Less than 100k	8.00%	8.00%	8.00%
Rs. 100K and above	8.10%	8.10%	8.10%

Asaan Remittance Saving Account (ADRA) (Monthly Payout)	Feb'24	Jan'24	Dec'23
Less than 100k	8.00%	8.00%	7.50%
Rs. 100K and above	N/A	N/A	N/A

Freelancer Saving Account (FDA) (Monthly Pavout)	Feb'24	Jan'24	Dec'23
Less than 100k	8.00%	8.00%	7.50%
Rs. 100K and above	N/A	N/A	N/A

Johara Account/Asaan Johara Account (Monthly Payout)	Feb'24	Jan'24	Dec'23
Less than 100k	14.75%	14.75%	14.75%
100k to 5 mln	15.00%	15.00%	15.00%
Rs. 5 mln and above	16.50%	16.50%	16.50%

Senior Citizen/Muaawin/Widows/ Pensioner Accounts (Monthly Payout)	Feb'24	Jan'24	Dec'23
Less than 100k	15.00%	15.00%	15.00%
100k to 5 mln	15.25%	15.25%	15.25%
Rs. 5 mln and above	16.00%	16.00%	16.00%

Islamic Refinance Schemes

Islamic Finance Facility for Storage of Agricultural Produce	Feb'24	Jan'24	Dec'23
Upto 3 years	3.50%	3.50%	3.50%
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 Long Term Financing Facility (ILTFF) - Textile Sector	Feb'24	Jan'24	Dec'23
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	Feb'24	Jan'24	Dec'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	Feb'24	Jan'24	Dec'23
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

Islamic Temporary Economic Refinance Facility	Feb'24	Jan'24	Dec'23
ITERF	1.00%	1.00%	1.00%

Islamic Refinance scheme for modernization of SMES	Feb'24	Jan'24	Dec'23
IRFMS (Greater than 1 year)	2.00%	2.00%	2.00%

Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Feb'24	Jan'24	Dec'23
IRFCC	0.04%	0.04%	0.04%

DIB Additional Tier 1 Sukuk	Feb'24	Jan'24	Dec'23
Additional Tier 1 Sukuk (Monthly)	23.09%	23.09%	24.35%

DIB Additional Tier 2 Sukuk	Feb'24	Jan'24	Dec'23
Additional Tier 2 Sukuk (Half Yearly)	22.15%	22.15%	22.15%