



Historical Rate Sheet

Product / Tiers			
Savings Special (Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than Rs. 1 million	8.33%	7.00%	7.00%
Rs. 1 million to Rs. 9.99 million	8.33%	7.05%	7.05%
Rs. 10 million to Rs. 49.99 million	8.33%	7.10%	7.10%
Rs 50 million and above	8.33%	7.15%	7.15%
Savings Plus(Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than 500K	8.33%	7.00%	7.00%
Rs. 500K to Rs. 999.9K	8.33%	7.10%	7.10%
Rs. 1 million to Rs. 9.99 million	8.33%	7.15%	7.15%
Rs. 10 million to Rs. 49.99 million	8.33%	7.30%	7.30%
Rs 50 million and above	8.33%	7.50%	7.50%
Savings Regular / RDA (Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than 100k	8.33%	7.00%	7.00%
Rs. 100K and above	8.33%	7.10%	7.10%
E-Savings (Quarterly Payout)	Jan'25	Dec'24	Nov'24
Less than 10K	8.33%	7.00%	7.00%
Rs. 10K to Rs. 99.99K	8.33%	7.10%	7.10%
Rs. 100K and above	8.33%	7.15%	7.15%
Itmnaan Account (Semi-annual Payout)	Jan'25	Dec'24	Nov'24
Rs. 1 & Above	0.04%	0.04%	0.04%
Enhanced Saving (Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than Rs. 1 million	8.33%	7.00%	7.00%
Rs. 1 million to Rs. 9.99 million	8.33%	7.05%	7.05%
Rs. 10 million to Rs. 49.99 million	8.33%	7.10%	7.10%
Rs 50 million and above	8.33%	7.15%	7.15%
Regular Fixed Deposits Profit at Maturity Option	Jan'25	Dec'24	Nov'24
1 Month - Rs.100k to Rs. 999k	7.00%	7.00%	7.00%
1 Month - Rs. 1 million to Rs. 9.99 million	7.15%	7.15%	7.15%
1 Month - Rs.10 mln to Rs.99.99 mln	7.30%	7.30%	7.30%
1 Month - Rs. 100 mln and above	7.45%	7.45%	7.45%
3 Month - Rs.100k to Rs. 999k	7.50%	7.50%	7.50%
3 Month - Rs. 1 million to Rs. 9.99 million	7.65%	7.65%	7.65%
3 Month - Rs.10mln to Rs.99.99 mln	7.75%	7.75%	7.75%
3 Month - Rs. 100 mln and above	7.90%	N/A	N/A
6 Month - Rs.100k to Rs. 999k	7.50%	8.05%	8.05%
6 Month - Rs. 1 million to Rs. 9.99 million	7.70%	8.20%	8.20%
6 Month - Rs.10mln to Rs.99.99 mln	7.90%	8.40%	8.40%
6 Month - Rs. 100 mln and above	N/A	N/A	N/A
1 year - Rs. 100k to Rs. 999k	7.60%	8.60%	8.60%
1 year - Rs. 1 mln to Rs. 9.99 mln	7.70%	8.70%	8.70%
1 year - Rs. 10 mln and above	7.80%	8.80%	8.80%
2 Years	7.90%	7.90%	7.90%
3 Years	8.00%	8.00%	8.00%
5 Years	8.10%	8.10%	8.10%
7 Years	8.20%	8.20%	8.20%
Monthly Payout Option			
1 year - Rs. 100k to Rs. 999k	7.25%	8.25%	8.25%
1 year - Rs. 1 mln to Rs. 9.99 mln	7.30%	8.30%	8.30%
1 year - Rs. 10 mln to Rs. 99.99 mln	7.40%	8.40%	8.40%
1 year - Rs. 100 mln and above	N/A	8.50%	8.50%
2 Years	7.50%	7.50%	7.50%
3 Years	7.65%	7.65%	7.65%
5 Years	7.75%	7.75%	7.75%
7 Years	7.85%	7.85%	7.85%
Quarterly Payout Option			
1 year - Rs. 100k to Rs. 999k	7.45%	8.45%	8.45%
1 year - Rs. 1 mln to Rs. 9.99 mln	7.55%	8.55%	8.55%
1 year - Rs. 10 mln to Rs. 99.99 mln	7.60%	8.60%	8.60%
1 year - Rs. 100 mln and above	N/A	N/A	N/A
2 Years	7.60%	7.60%	7.60%
3 Years	7.70%	7.70%	7.70%
5 Years	7.80%	7.80%	7.80%
7 Years	7.90%	7.90%	7.90%
Half Yearly Payout Option			
1 year - Rs. 100k to Rs. 999k	7.55%	8.55%	8.55%
1 year - Rs. 1 mln to Rs. 9.99 mln	N/A	N/A	8.65%
1 year - Rs. 10 mln and above	N/A	N/A	N/A
2 Years	7.75%	7.75%	7.75%
3 Years	7.85%	7.85%	7.85%
5 Years	7.95%	7.95%	7.95%
7 Years	8.05%	8.05%	8.05%
Premium Term Deposit (Profit at Maturity)	Jan'25	Dec'24	Nov'24
1 Month Rs. 100 K to Rs. 2.49 mln	8.00%	9.00%	9.00%
1 Month Rs. 2.5 mln to Rs. 9.99 mln	8.25%	9.25%	9.25%
1 Month Rs 10 mln above	8.50%	9.50%	9.50%
3 Month Rs. 100 K to Rs. 2.49 mln	8.65%	9.65%	9.65%
3 Month Rs. 2.5 mln to Rs. 9.99 mln	8.75%	9.75%	9.75%
3 Month Rs 10 mln above	8.85%	9.85%	9.85%
6 Month Rs. 100 K to Rs. 2.49 mln	8.50%	9.50%	9.50%
6 Month Rs. 2.5 mln to Rs. 9.99 mln	8.60%	9.60%	9.60%
6 Month Rs 10 mln above	N/A	N/A	N/A
12 Month Rs. 100 K to Rs. 2.49 mln	8.80%	9.80%	9.80%
12 Month Rs. 2.5 mln to Rs. 9.99 mln	8.85%	9.85%	9.85%
12 Month Rs 10 mln above	N/A	N/A	N/A
Premium Term Deposit (Monthly Payout)	Jan'25	Dec'24	Nov'24
12 Month Rs. 100 K to Rs. 2.49 mln	7.75%	8.75%	8.75%
12 Month Rs. 2.5 mln to Rs. 9.99 mln	8.00%	9.00%	9.00%
12 Month Rs 10 mln above	8.25%	9.25%	9.25%

Product / Tiers			
FCY Deposits / RDA / Johara/ Freelancer Account - AED,USD,EUR & GBP (Monthly Payout)	Jan'25	Dec'24	Nov'24
Saving - Less than 500	0.25%	0.25%	0.25%
Saving - 500 and above	0.50%	0.50%	0.50%
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	N/A
6 Months - 100k and above	0.60%	0.60%	0.60%
1 Year - 2k to 99.99k	0.40%	0.40%	0.40%
1 Year - 100k and above	0.65%	0.65%	0.65%
FCY Deposits / RDA / Johara- AED,USD,EUR & GBP (Profit Maturity)	Jan'25	Dec'24	Nov'24
1 Month - 2k to 99.99k	0.30%	0.30%	0.30%
1 Month - 100k and above	0.55%	0.55%	N/A
3 Months - 2k to 99.99k	0.40%	0.40%	0.40%
3 Months - 100k and above	0.60%	0.60%	0.60%
6 Months - 2k to 99.99k	0.60%	0.50%	0.50%
6 Months - 100k and above	0.65%	0.65%	0.65%
1 Year - 2k to 99.99k	0.60%	0.60%	0.60%
1 Year - 100k and above	0.70%	0.70%	0.70%
Asaan Digital Account (ADA) (Saving Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than 100k	8.50%	9.50%	9.50%
Rs. 100K and above	8.75%	9.75%	9.75%
Asaan Saving Account (ASA) (Saving Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than 100k	8.50%	9.50%	9.50%
Rs. 100K and above	8.75%	9.75%	9.75%
Asaan Remittance Saving Account (ADRA) (Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than 100k	8.33%	7.00%	7.00%
Rs. 100K and above	N/A	N/A	N/A
Freelancer Saving Account (FDA) (Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than 100k	8.33%	7.00%	7.00%
Rs. 100K and above	N/A	N/A	N/A
Johara Account/Asaan Johara Account (Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than 100k	8.33%	9.00%	9.00%
100k to 5 mln	8.33%	9.25%	9.25%
Rs. 5 mln and above	8.50%	9.50%	9.50%
Senior Citizen/Muaawin/Widows/ Pensioner Accounts (Monthly Payout)	Jan'25	Dec'24	Nov'24
Less than 100k	8.50%	9.50%	9.50%
100k to 5 mln	8.75%	9.75%	9.75%
Rs. 5 mln and above	9.00%	10.00%	10.00%
Islamic Refinance Schemes			
Islamic Finance Facility for Storage of Agricultural Produce	Jan'25	Dec'24	Nov'24
Upto 3 years	3.50%	3.50%	3.50%
Over 3 years and upto 5 years	N/A	N/A	N/A
Over 5 years and upto 7 years	2.50%	2.50%	2.50%
Islamic Long Term Financing Facility (ILTFF) - Textile Sector	Jan'25	Dec'24	Nov'24
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	Jan'25	Dec'24	Nov'24
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	Jan'25	Dec'24	Nov'24
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 ITERF	Jan'25	Dec'24	Nov'24
ITERF	1.00%	1.00%	1.00%
Islamic Refinance scheme for modernization of SMES IRFMS (Greater than 1 year)	Jan'25	Dec'24	Nov'24
IRFMS (Greater than 1 year)	2.00%	2.00%	2.00%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Jan'25	Dec'24	Nov'24
IRFCC	0.04%	0.04%	0.04%
Islamic Refinance and Credit Guarantee Scheme for Women Entrepreneurs (IRCGS-WE	Jan'25	Dec'24	Nov'24
IRCGS-WE	N/A	N/A	N/A
DIB Additional Tier 1 Sukuk Additional Tier 1 Sukuk (Monthly)	Jan'25	Dec'24	Nov'24
Additional Tier 1 Sukuk (Monthly)	13.94%	18.56%	18.56%
DIB Additional Tier 2 Sukuk Additional Tier 2 Sukuk (Half Yearly)	Jan'25	Dec'24	Nov'24
Additional Tier 2 Sukuk (Half Yearly)	14.22%	14.47%	21.96%