



Historical Rate Sheet

Product / Tiers			
Savings Special (Monthly Payout)	Oct'25	Sep'25	Aug'25
Less than Rs. 1 million	6.23%	6.13%	6.16%
Rs. 1 million to Rs. 9.99 million	6.23%	6.13%	6.16%
Rs. 10 million to Rs. 49.99 million	6.23%	6.13%	6.16%
Rs 50 million and above	6.23%	6.13%	6.16%
Savings Plus(Monthly Payout)	Oct'25	Sep'25	Aug'25
Less than 500K	6.23%	6.13%	6.16%
Rs. 500K to Rs. 999.9K	6.23%	6.13%	6.16%
Rs. 1 million to Rs. 9.99 million	6.23%	6.13%	6.16%
Rs. 10 million to Rs. 49.99 million	6.23%	6.13%	6.16%
Rs 50 million and above	6.23%	6.13%	6.16%
Savings Regular / RDA (Monthly Payout)	Oct'25	Sep'25	Aug'25
Less than 100k	6.23%	6.13%	6.16%
Rs. 100K and above	6.23%	6.13%	6.16%
E-Savings (Quarterly Payout)	Oct'25	Sep'25	Aug'25
Less than 10K	6.23%	6.13%	6.16%
Rs. 10K to Rs. 99.99K	6.23%	6.13%	6.16%
Rs. 100K and above	6.23%	6.13%	6.16%
Itmenaan Account/Margin Account (Semi-annual Payout)	Oct'25	Sep'25	Aug'25
Rs. 1 & Above	0.04%	0.04%	0.04%
Enhanced Saving (Monthly Payout)	Oct'25	Sep'25	Aug'25
Less than Rs. 1 million	6.23%	6.13%	6.16%
Rs. 1 million to Rs. 9.99 million	6.23%	6.13%	6.16%
Rs. 10 million to Rs. 49.99 million	6.23%	6.13%	6.16%
Rs 50 million and above	6.23%	6.13%	6.16%
Regular Fixed Deposits Profit at Maturity Option	Oct'25	Sep'25	Aug'25
1 Month - Rs.100k to Rs. 999k	5.50%	5.50%	5.50%
1 Month - Rs. 1 million to Rs. 9.99 million	5.65%	5.65%	5.65%
1 Month - Rs.10 mln to Rs.99.99 mln	5.80%	5.80%	5.80%
1 Month - Rs. 100 mln and above	N/A	5.95%	N/A
3 Month - Rs.100k to Rs. 999k	6.00%	6.00%	6.00%
3 Month - Rs. 1 million to Rs. 9.99 million	6.15%	6.15%	6.15%
3 Month - Rs.10mln to Rs.99.99 mln	6.25%	6.25%	6.25%
3 Month - Rs. 100 mln and above	N/A	6.40%	N/A
6 Month - Rs.100k to Rs. 999k	6.00%	6.00%	6.00%
6 Month - Rs. 1 million to Rs. 9.99 million	6.20%	6.20%	6.20%
6 Month - Rs.10mln to Rs.99.99 mln	6.40%	6.40%	6.40%
6 Month - Rs. 100 mln and above	6.50%	6.50%	6.50%
1 year - Rs. 100k to Rs. 999k	6.10%	6.10%	6.10%
1 year - Rs. 1 mln to Rs. 9.99 mln	6.20%	6.20%	6.20%
1 year - Rs. 10 mln and above	6.30%	6.30%	6.30%
2 Years	6.40%	6.40%	6.40%
3 Years	6.50%	6.50%	6.50%
5 Years	6.60%	6.60%	6.60%
7 Years	6.70%	6.70%	6.70%
Monthly Payout Option			
1 year - Rs. 100k to Rs. 999k	5.75%	5.75%	5.75%
1 year - Rs. 1 mln to Rs. 9.99 mln	5.80%	5.80%	5.80%
1 year - Rs. 10 mln to Rs. 99.99 mln	5.90%	5.90%	5.90%
1 year - Rs. 100 mln and above	6.00%	6.00%	6.00%
2 Years	6.00%	6.00%	6.00%
3 Years	6.15%	6.15%	6.15%
5 Years	6.25%	6.25%	6.25%
7 Years	6.35%	6.35%	6.35%
Quarterly Payout Option			
1 year - Rs. 100k to Rs. 999k	5.95%	5.95%	5.95%
1 year - Rs. 1 mln to Rs. 9.99 mln	6.05%	6.05%	6.05%
1 year - Rs. 10 mln to Rs. 99.99 mln	6.10%	6.10%	6.10%
1 year - Rs. 100 mln and above	N/A	N/A	N/A
2 Years	6.10%	6.10%	6.10%
3 Years	6.20%	6.20%	6.20%
5 Years	6.30%	6.30%	6.30%
7 Years	6.40%	6.40%	6.40%
Half Yearly Payout Option			
1 year - Rs. 100k to Rs. 999k	6.05%	6.05%	6.05%
1 year - Rs. 1 mln to Rs. 9.99 mln	6.15%	6.15%	6.15%
1 year - Rs. 10 mln and above	N/A	N/A	N/A
2 Years	6.25%	6.25%	6.25%
3 Years	6.35%	6.35%	6.35%
5 Years	6.45%	6.45%	6.45%
7 Years	6.55%	6.55%	6.55%
Premium Term Deposit (Profit at Maturity)	Oct'25	Sep'25	Aug'25
1 Month Rs. 100 K to Rs. 2.49 mln	6.00%	6.00%	6.00%
1 Month Rs. 2.5 mln to Rs. 9.99 mln	6.25%	6.25%	6.25%
1 Month Rs 10 mln above	6.50%	6.50%	6.50%
3 Month Rs. 100 K to Rs. 2.49 mln	6.65%	6.65%	6.65%
3 Month Rs. 2.5 mln to Rs. 9.99 mln	6.75%	6.75%	6.75%
3 Month Rs 10 mln above	6.85%	6.85%	6.85%
6 Month Rs. 100 K to Rs. 2.49 mln	6.50%	6.50%	6.50%
6 Month Rs. 2.5 mln to Rs. 9.99 mln	6.60%	6.60%	6.60%
6 Month Rs 10 mln above	N/A	N/A	N/A
12 Month Rs. 100 K to Rs. 2.49 mln	7.00%	7.00%	7.00%
12 Month Rs. 2.5 mln to Rs. 9.99 mln	7.25%	7.25%	7.25%
12 Month Rs 10 mln above	7.35%	7.35%	7.35%
Premium Term Deposit (Monthly Payout)	Oct'25	Sep'25	Aug'25
12 Month Rs. 100 K to Rs. 2.49 mln	6.25%	6.25%	6.25%
12 Month Rs. 2.5 mln to Rs. 9.99 mln	6.50%	6.50%	6.50%
12 Month Rs 10 mln above	6.75%	6.75%	6.75%

Product / Tiers			
FCY Deposits / RDA / Johara/ Freelancer Account - AED,USD,EUR & GBP (Monthly Payout)	Oct'25	Sep'25	Aug'25
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)	Oct'25	Sep'25	Aug'25
1 Month - 2k to 99.99k	0.30%	0.30%	0.30%
1 Month - 100k and above	0.55%	N/A	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%	0.60%	0.60%
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)	Oct'25	Sep'25	Aug'25
Less than 100k	6.23%	N/A	6.16%
Rs. 100k and above	6.25%	6.25%	6.25%
Asaan Saving Account (ASA) (Saving Monthly Payout)	Oct'25	Sep'25	Aug'25
Less than 100k	6.23%	6.13%	6.16%
Rs. 100k and above	6.25%	6.25%	6.25%
Asaan Remittance Saving Account (ADRA) (Monthly Payout)	Oct'25	Sep'25	Aug'25
Less than 100k	6.23%	6.13%	6.16%
Rs. 100k and above	N/A	N/A	N/A
Freelancer Saving Account (FDA) (Monthly Payout)	Oct'25	Sep'25	Aug'25
Less than 100k	6.23%	6.13%	6.16%
Rs. 100k and above	N/A	N/A	N/A
Johara Account/Asaan Johara Account (Monthly Payout)	Oct'25	Sep'25	Aug'25
Less than 100k	6.23%	6.13%	6.16%
100k to 5 mln	6.23%	6.13%	6.16%
Rs. 5 mln and above	6.23%	6.13%	6.16%
Senior Citizen/Muaawin/Widows/ Pensioner Accounts (Monthly Payout)	Oct'25	Sep'25	Aug'25
Less than 100k	6.23%	6.13%	6.16%
100k to 5 mln	6.23%	6.13%	6.16%
Rs. 5 mln and above	6.25%	6.25%	6.25%
Islamic Refinance Schemes			
Islamic Finance Facility for Storage of Agricultural Produce	Oct'25	Sep'25	Aug'25
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	Oct'25	Sep'25	Aug'25
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	Oct'25	Sep'25	Aug'25
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	Oct'25	Sep'25	Aug'25
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	Oct'25	Sep'25	Aug'25
ITERF	1.00%	1.00%	1.00%
Islamic Refinance scheme for modernization of SMES	Oct'25	Sep'25	Aug'25
IRFMS (Greater than 1 year)	2.00%	2.00%	2.00%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Oct'25	Sep'25	Aug'25
IRFCC	0.04%	0.04%	0.04%
Islamic Refinance and Credit Guarantee Scheme for Women Entrepreneurs (IRCGS- IRCGS-WE	Oct'25	Sep'25	Aug'25
	0.04%	0.04%	0.04%
DIB Additional Tier 1 Sukuk	Oct'25	Sep'25	Aug'25
Additional Tier 1 Sukuk (Monthly)	12.82%	12.96%	12.96%
DIB Additional Tier 2 Sukuk	Oct'25	Sep'25	Aug'25
Additional Tier 2 Sukuk (Half Yearly)	12.08%	12.08%	12.08%