

Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	Apr-22		Mar-22		Feb-22		Jan-22	
			PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.3906	30:70	2.8404	30:70	2.7233	30:70	2.3934
Retail GIA 3 Months	0-5M	MVR	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 3 Months	5-10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
Retail GIA 3 Months	> 10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
GIA 6 months	Default	MVR	25:75	1.9923	25:75	2.3669	25:75	2.2692	25:75	1.9945
Retail GIA 6 Months	0-5M	MVR	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 6 Months	5-10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
Retail GIA 6 Months	> 10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
GIA 12 months	Default	MVR	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
Retail GIA 12 Months	0-5M	MVR	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 12 Months	5-10M	MVR	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A
Retail GIA 12 Months	> 10M	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 24 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 24 Months	0-5M	MVR	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 24 Months	5-10M	MVR	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A
Retail GIA 24 Months	> 10M	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 36 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 36 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 36 Months	5-10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 36 Months	> 10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	MVR	40:60	3.1877	40:60	3.7874	40:60	3.6309	40:60	3.1912
GIA 60 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 60 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 60 Months	5-10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 60 Months	> 10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	65:35	5.1800	65:35	6.1544	65:35	5.9000	65:35	5.1857
GIA Plus 6 Months	Default	MVR	40:60	N/A	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 3 months	Default	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Retail GIA 3 Months		USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 6 months	Default	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Retail GIA 6 Months		USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 12 months	Default	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 12 Months		USD	40:60		40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 24 months	Default	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 24 Months		USD	40:60	3.1877	40:60	3.7873	40:60	3.6307	40:60	3.1911
GIA 36 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Retail GIA 36 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 60 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Retail GIA 60 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	70:30	6.6278	70:30	6.3538	70:30	5.5846	70:30	5.8025
GIA Plus 6 Months	Default	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A

* Default brackets are only for existing GIAs. For new GIAs, Profit Sharing Rates shall be as per the respective brackets.

Rates for Institutional GIA Deposits

Type of Account	Deposit Class	Currency	Apr-22		Mar-22		Feb-22		Jan-22	
			PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.3906	30:70	2.8404	30:70	2.7233	30:70	2.3934
Institutional GIA 3 Months	0-5M	MVR	25:75	1.9923	25:75	2.3671	25:75	2.2692	25:75	1.9945
Institutional GIA 3 Months	5-10M	MVR	25:75	1.9923	25:75	2.3671	25:75	2.2692	25:75	1.9945
Institutional GIA 3 Months	> 10M	MVR	25:75	1.9923	25:75	2.3671	25:75	2.2692	25:75	1.9945
GIA 6 months	Default	MVR	25:75	1.9923	25:75	2.3669	25:75	2.2692	25:75	1.9945
Institutional GIA 6 Months	0-5M	MVR	15:85	1.1954	15:85	1.4202	15:85	1.3615	15:85	1.1967
Institutional GIA 6 Months	5-10M	MVR	10:90	0.7969	10:90	0.9468	10:90	0.9077	10:90	0.7978
Institutional GIA 6 Months	> 10M	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 12 months	Default	MVR	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
Institutional GIA 12 Months	0-5M	MVR	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 12 Months	5-10M	MVR	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 12 Months	> 10M	MVR	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
GIA 24 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 24 Months	0-5M	MVR	22:78	1.7532	22:78	2.0829	22:78	1.9971	22:78	1.7555
Institutional GIA 24 Months	5-10M	MVR	28:72	N/A	28:72	N/A	28:72	N/A	28:72	N/A
Institutional GIA 24 Months	> 10M	MVR	35:65	N/A	35:65	N/A	35:65	N/A	35:65	N/A
GIA 36 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 36 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	5-10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	> 10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	MVR	40:60	3.1877	40:60	3.7874	40:60	3.6309	40:60	3.1912
GIA 60 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 60 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months	5-10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months	> 10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	65:35	5.1800	65:35	6.1544	65:35	5.9000	65:35	5.1857
GIA Plus 6 Months	Default	MVR	40:60	N/A	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 3 months	Default	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 3 Months		USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 6 months	Default	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 6 Months		USD	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
GIA 12 months	Default	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 12 Months		USD	40:60		40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	Default	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 24 Months		USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 36 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Institutional GIA 36 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 60 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Institutional GIA 60 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	70:30	5.5785	70:30	6.6278	70:30	6.3538	70:30	5.5846
GIA Plus 6 Months	Default	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A

* Default brackets are only for existing GIAs. For new GIAs, Profit Sharing Rates shall be as per the respective brackets.

Rates for Existing GIAs & Deposits

Type of Account	Currency	Feb-23		Jan-23		Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22	
		PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
Savings Account	MVR	10:90	0.8644	10:90	0.8229	10:90	0.8635	10:90	0.7971	10:90	0.7785	10:90	0.8274	10:90	0.7280	10:90	0.7842
Savings Account	USD	10:90	0.8645	10:90	0.8229	10:90	0.8635	10:90	0.7971	10:90	0.7786	10:90	0.8274	10:90	0.7280	10:90	0.7842
Kids Accounts	MVR	30:70	2.5934	30:70	2.4687	30:70	2.5906	30:70	2.3913	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527
Kids Accounts	USD	30:70	2.5935	30:70	2.4687	30:70	2.5906	30:70	2.3913	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527
Kaamiyaabu Kids	MVR	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370
Kaamiyaabu Kids	USD	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370
Hajj Saving Deposit	MVR	43:57	4.9271	43:57	4.6910	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A
GIA 3 months	MVR	30:70	2.5937	30:70	2.4681	30:70	2.5906	30:70	2.3921	30:70	2.3360	30:70	2.4822	30:70	2.1851	30:70	2.3525
GIA 3 months	USD	30:70	2.5935	30:70	2.4687	30:70	2.5907	30:70	2.3913	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527
GIA 6 months	MVR	25:75	2.1605	25:75	2.0566	25:75	2.1583	25:75	1.9927	25:75	1.9462	25:75	2.0683	25:75	1.8204	25:75	1.9600
GIA 6 months	USD	30:70	2.5935	30:70	2.4687	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527
GIA 9 months	MVR	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
GIA 9 months	USD	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
GIA 12 months	MVR	35:65	3.0257	35:65	2.8802	35:65	3.0224	35:65	2.7900	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449
GIA 12 months	USD	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370
GIA 15 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 15 months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 18 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 18 months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	MVR	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370
GIA 24 months	USD	40:60	3.4580	40:60	3.2917	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9121	40:60	3.1370
GIA 36 months	MVR	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370
GIA 36 months	USD	50:50	4.3225	50:50	4.1145	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212
GIA 48 months	MVR	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370
GIA 48 months	USD	50:50	4.3225	50:50	4.1145	50:50	4.3177	50:50	3.9856	50:50	3.8929	50:50	4.1373	50:50	3.6400	50:50	3.9212
GIA 60 months	MVR	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370
GIA 60 months	USD	50:50	4.3225	50:50	4.1145	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212
GIA Plus 36 Months	MVR	65:35	5.6192	65:35	5.3489	65:35	5.6131	65:35	5.1813	65:35	5.0608	65:35	5.3784	65:35	4.7320	65:35	5.0976
GIA Plus 36 Months	USD	70:30	6.0515	70:30	5.7604	70:30	6.0449	70:30	5.5798	70:30	5.4500	70:30	5.7922	70:30	5.0960	70:30	5.4897
GIA Plus 6 Months	MVR	33:67	2.8528	33:67	2.7156	33:67	2.8497	33:67	2.6305	33:67	2.5693	40:60	N/A	40:60	N/A	40:60	N/A
GIA Plus 6 Months	USD	33:67	N/A	33:67	N/A	33:67	N/A	33:67	N/A	33:67	N/A	40:60	N/A	40:60	N/A	40:60	N/A

* Default brackets are only for existing GIAs. For new GIAs, Profit Sharing Rates shall be as per the respective brackets.

Rates for Existing GIAs & Deposit

Type of Account	Currency	Jun-22		May-22		Apr-22		Mar-22		Feb-22		Jan-22	
		PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
Savings Account	MVR	10:90	0.8211	10:90	0.7771	10:90	0.7969	10:90	0.9468	10:90	0.9076	10:90	0.7978
Savings Account	USD	10:90	0.8211	10:90	0.7771	10:90	0.7969	10:90	0.9468	10:90	0.9077	10:90	0.7978
Kids Accounts	MVR	30:70	2.4634	30:70	2.3314	30:70	2.3907	30:70	2.8404	30:70	2.7230	30:70	2.3934
Kids Accounts	USD	30:70	2.4635	30:70	2.3314	30:70	2.3907	30:70	2.8405	30:70	2.7230	30:70	2.3934
Kaamiyaabu Kids	MVR	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Kaamiyaabu Kids	USD	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Hajj Saving Deposit	MVR	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A
GIA 3 months	MVR	30:70	2.4627	30:70	2.3314	30:70	2.3906	30:70	2.8404	30:70	2.7233	30:70	2.3934
GIA 3 months	USD	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 6 months	MVR	25:75	2.0528	25:75	1.9431	25:75	1.9923	25:75	2.3669	25:75	2.2692	25:75	1.9945
GIA 6 months	USD	30:70	2.4634	30:70	2.3314	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 9 months	MVR	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	2.7213	30:70	2.3933
GIA 9 months	USD	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
GIA 12 months	MVR	35:65	2.8741	35:65	2.7200	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
GIA 12 months	USD	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 15 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 15 months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 18 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 18 months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	MVR	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 24 months	USD	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 36 months	MVR	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 36 months	USD	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 48 months	MVR	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7874	40:60	3.6309	40:60	3.1912
GIA 48 months	USD	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 60 months	MVR	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 60 months	USD	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA Plus 36 Months	MVR	65:35	5.3376	65:35	5.0515	65:35	5.1800	65:35	6.1544	65:35	5.9000	65:35	5.1857
GIA Plus 36 Months	USD	70:30	5.7481	70:30	5.4401	70:30	5.5785	70:30	6.6278	70:30	6.3538	70:30	5.5846
GIA Plus 6 Months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA Plus 6 Months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A

* Default brackets are only for existing GIAs. For new GIAs, Profit Sharing Rates shall be as per the respective brackets.