

Rates for Retail GIA Deposits

| Type of Account | Deposit Class | Currency | May-23 | | Apr-23 | | Mar-23 | | Feb-23 | | Jan-23 | | Dec-22 | | Nov-22 | | Oct-22 | | Sep-22 | | Aug-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. | PSR | Return % p.a. | PSR | Return % p.a. |
| GIA 3 months | Default | MVR | 30:70 | 2.5169 | 30:70 | 2.5499 | 30:70 | 3.0756 | 30:70 | 2.593687 | 30:70 | 2.468091 | 30:70 | 2.59061 | 30:70 | 2.392093 | 30:70 | 2.335972 | 30:70 | 2.482201 | 30:70 | 2.185098 |
| Retail GIA 3 Months | 0-5M | MVR | 25:75 | 2.0979 | 25:75 | 2.1247 | 25:75 | 2.5626 | 25:75 | 2.1612 | 25:75 | 2.0573 | 25:75 | 2.1589 | 25:75 | 1.9928 | 25:75 | 1.9464 | 25:75 | 2.0686 | 20:80 | 1.4560 |
| Retail GIA 3 Months | 5-10M | MVR | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 20:80 | N/A |
| Retail GIA 3 Months | > 10M | MVR | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 20:80 | N/A |
| GIA 6 months | Default | MVR | 25:75 | 2.0977 | 25:75 | 2.1251 | 25:75 | 2.5627 | 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 |
| Retail GIA 6 Months | 0-5M | MVR | 25:75 | 2.0979 | 25:75 | 2.1247 | 25:75 | 2.5626 | 25:75 | 2.1612 | 25:75 | 2.0573 | 25:75 | 2.1589 | 25:75 | 1.9928 | 25:75 | 1.9464 | 25:75 | 2.0686 | 20:80 | 1.4560 |
| Retail GIA 6 Months | 5-10M | MVR | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 20:80 | N/A |
| Retail GIA 6 Months | > 10M | MVR | 25:75 | 2.0979 | 25:75 | 2.1247 | 25:75 | 2.5626 | 25:75 | 2.1612 | 25:75 | 2.0573 | 25:75 | 2.1589 | 25:75 | 1.9928 | 25:75 | 1.9464 | 25:75 | 2.0686 | 20:80 | 1.4560 |
| GIA 12 months | Default | MVR | 35:65 | 2.9371 | 35:65 | 2.9746 | 35:65 | 3.5877 | 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 |
| Retail GIA 12 Months | 0-5M | MVR | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 30:70 | 2.5935 | 30:70 | 2.4687 | 30:70 | 2.5907 | 30:70 | 2.3914 | 30:70 | 2.3357 | 30:70 | 2.4823 | 20:80 | 1.4560 |
| Retail GIA 12 Months | 5-10M | 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 | 30:70 | N/A | 15:85 | N/A |
| Retail GIA 12 Months | > 10M | MVR | 35:65 | N/A | 35:65 | N/A | 35:65 | N/A | 35:65 | N/A | 35:65 | N/A | 35:65 | N/A | 35:65 | N/A | 35:65 | N/A | 35:65 | N/A | 10:90 | N/A |
| GIA 24 months | Default | MVR | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Retail GIA 24 Months | 0-5M | MVR | 39:61 | 3.2728 | 39:61 | 3.3146 | 39:61 | 3.9977 | 39:61 | 3.3715 | 39:61 | 3.2093 | 39:61 | 3.3679 | 39:61 | 3.1088 | 39:61 | 3.0364 | 39:61 | 3.2271 | 20:80 | 1.4560 |
| Retail GIA 24 Months | 5-10M | MVR | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 15:85 | N/A |
| Retail GIA 24 Months | > 10M | 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 | 40:60 | N/A | 10:90 | N/A |
| GIA 36 months | Default | MVR | 40:60 | 3.3567 | 40:60 | 3.3996 | 40:60 | 4.1002 | 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 |
| Retail GIA 36 Months | 0-5M | MVR | 41:59 | 3.4406 | 41:59 | 3.4845 | 41:59 | 4.2027 | 41:59 | 3.5444 | 41:59 | 3.3739 | 41:59 | 3.5406 | 41:59 | 3.2682 | 41:59 | 3.1922 | 41:59 | 3.3927 | N/A | N/A |
| Retail GIA 36 Months | 5-10M | 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 | 43:57 | N/A | 43:57 | N/A | 43:57 | N/A | N/A | N/A |
| Retail GIA 36 Months | > 10M | MVR | 45:55 | 3.7763 | 45:55 | 3.8245 | 45:55 | 4.6127 | 45:55 | 3.8902 | 45:55 | 3.7031 | 45:55 | 3.8860 | 45:55 | 3.5870 | 45:55 | N/A | 45:55 | N/A | N/A | N/A |
| GIA 48 months | Default | MVR | 40:60 | 3.3568 | 40:60 | 3.3996 | 40:60 | 4.1003 | 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 |
| GIA 60 months | Default | MVR | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Retail GIA 60 Months | 0-5M | MVR | 48:52 | 4.0280 | 48:52 | 4.0795 | 48:52 | 4.9202 | 48:52 | 4.1496 | 48:52 | 3.9500 | 48:52 | 4.1451 | 48:52 | 3.8262 | 48:52 | N/A | 48:52 | N/A | N/A | N/A |
| Retail GIA 60 Months | 5-10M | MVR | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | N/A | N/A |
| Retail GIA 60 Months | > 10M | MVR | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | N/A | N/A |
| GIA Plus 36 Months | Default | MVR | 65:35 | N/A | 65:35 | N/A | 65:35 | N/A | 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 |
| GIA Plus 6 Months | Default | MVR | 33:67 | 2.7693 | 33:67 | 2.8046 | 33:67 | 3.3827 | 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 |
| GIA 3 months | Default | USD | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 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 |
| Retail GIA 3 Months | | USD | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 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 |
| GIA 6 months | Default | USD | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 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 |
| Retail GIA 6 Months | | USD | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 30:70 | 2.5935 | 30:70 | 2.4687 | 30:70 | 2.5907 | 30:70 | 2.3914 | 30:70 | 2.3357 | 30:70 | 2.4824 | 30:70 | 2.1840 |
| GIA 12 months | Default | USD | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Retail GIA 12 Months | | USD | 40:60 | 3.3567 | 40:60 | 3.3996 | 40:60 | 4.1002 | 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 |
| GIA 24 months | Default | USD | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Retail GIA 24 Months | | USD | 40:60 | 3.3567 | 40:60 | 3.3996 | 40:60 | 4.1002 | 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 |
| GIA 36 months | Default | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 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 |
| Retail GIA 36 Months | | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 50:50 | 4.3225 | 50:50 | 4.1145 | 50:50 | 4.3178 | 50:50 | 3.9856 | 50:50 | 3.8929 | 50:50 | 4.1372 | N/A | N/A |
| GIA 48 months | Default | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 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 |
| GIA 60 months | Default | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 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 |
| Retail GIA 60 Months | | USD | 50:50 | 4.1958 | 50:50 | 4.2492 | 50:50 | 5.1250 | 50:50 | 4.3224 | 50:50 | 4.1146 | 50:50 | 4.3177 | 50:50 | 3.9847 | 50:50 | 3.8917 | 50:50 | N/A | N/A | N/A |
| GIA Plus 36 Months | Default | USD | 70:30 | 5.8742 | 70:30 | 5.9492 | 70:30 | 7.1753 | 70:30 | 6.0515 | 70:30 | 5.7604 | 70:30 | 6.0449 | 70:30 | 5.5798 | 70:30 | 5.4500 | 70:30 | 5.0960 | 70:30 | 5.4897 |
| GIA Plus 6 Months | Default | USD | 33:67 | N/A | 33:67 | N/A | 33:67 | N/A | 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 |

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

Rates for Retail GIA Deposits

| Type of Account | Deposit Class | Currency | Jul-22 | | 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. | PSR | Return % p.a. |
| GIA 3 months | Default | MVR | 30:70 | 2.352505 | 30:70 | 2.462706 | 30:70 | 2.331407 | 30:70 | 2.390575 | 30:70 | 2.840383 | 30:70 | 2.723266 | 30:70 | 2.393362 |
| Retail GIA 3 Months | 0-5M | MVR | 20:80 | 1.5685 | 20:80 | 1.6423 | 20:80 | 1.5543 | 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 | 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 | 20:80 | N/A | 20:80 | N/A | 20:80 | N/A |
| GIA 6 months | Default | MVR | 25:75 | 1.9600 | 25:75 | 2.0528 | 25:75 | 1.9431 | 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 | 1.5685 | 20:80 | 1.6423 | 20:80 | 1.5543 | 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 | 20:80 | N/A | 20:80 | N/A | 20:80 | N/A |
| Retail GIA 6 Months | > 10M | MVR | 20:80 | 1.5685 | 20:80 | 1.6423 | 20:80 | N/A | 20:80 | N/A | 20:80 | N/A | 20:80 | N/A | 20:80 | N/A |
| GIA 12 months | Default | MVR | 35:65 | 2.7449 | 35:65 | 2.8741 | 35:65 | 2.7200 | 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 | 1.5685 | 20:80 | 1.6423 | 20:80 | 1.5543 | 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 | 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 | 10:90 | N/A | 10:90 | N/A | 10:90 | N/A |
| GIA 24 months | Default | MVR | 40:60 | 3.1370 | 40:60 | 3.2847 | 40:60 | 3.1086 | 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 | 1.5685 | 20:80 | 1.6423 | 20:80 | 1.5543 | 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 | 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 | 10:90 | N/A | 10:90 | N/A | 10:90 | N/A |
| GIA 36 months | Default | MVR | 40:60 | 3.1370 | 40:60 | 3.2847 | 40:60 | 3.1086 | 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 | 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 | 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 | N/A | N/A | N/A | N/A | N/A | N/A |
| GIA 48 months | Default | MVR | 40:60 | 3.1370 | 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 60 months | Default | MVR | 40:60 | 3.1370 | 40:60 | 3.2847 | 40:60 | 3.1086 | 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 | 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 | 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 | N/A | N/A | N/A | N/A | N/A | N/A |
| GIA Plus 36 Months | Default | MVR | 65:35 | 5.0976 | 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 6 Months | Default | MVR | 40:60 | N/A | 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 3 months | Default | USD | 30:70 | 2.3527 | 30:70 | 2.4635 | 30:70 | 2.3315 | 30:70 | 2.3908 | 30:70 | 2.8405 | 30:70 | 2.7231 | 30:70 | 2.3934 |
| Retail GIA 3 Months | | USD | 30:70 | 2.3527 | 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 | Default | USD | 30:70 | 2.3527 | 30:70 | 2.4634 | 30:70 | 2.3314 | 30:70 | 2.3908 | 30:70 | 2.8405 | 30:70 | 2.7231 | 30:70 | 2.3934 |
| Retail GIA 6 Months | | USD | 30:70 | 2.3527 | 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 12 months | Default | USD | 40:60 | 3.1370 | 40:60 | 3.2847 | 40:60 | 3.1086 | 40:60 | 3.1877 | 40:60 | 3.7873 | 40:60 | 3.6308 | 40:60 | 3.1912 |
| Retail GIA 12 Months | | USD | 40:60 | 3.1370 | 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 | Default | USD | 40:60 | 3.1370 | 40:60 | 3.2846 | 40:60 | 3.1086 | 40:60 | 3.1877 | 40:60 | 3.7873 | 40:60 | 3.6308 | 40:60 | 3.1912 |
| Retail GIA 24 Months | | USD | 40:60 | 3.1370 | 40:60 | 3.2846 | 40:60 | 3.1086 | 40:60 | 3.1877 | 40:60 | 3.7873 | 40:60 | 3.6307 | 40:60 | 3.1911 |
| GIA 36 months | Default | USD | 50:50 | 3.9212 | 50:50 | 4.1058 | 50:50 | 3.8858 | 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 | N/A | N/A | N/A | N/A | N/A | N/A |
| GIA 48 months | Default | USD | 50:50 | 3.9212 | 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 | Default | USD | 50:50 | 3.9212 | 50:50 | 4.1058 | 50:50 | 3.8858 | 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 | N/A | N/A | N/A | N/A | N/A | N/A |
| GIA Plus 36 Months | Default | 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 | 70:30 | 5.8025 |
| GIA Plus 6 Months | Default | USD | 40:60 | N/A | 40:67 | N/A | 40:67 | 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.

Rates for Institutional GIA Deposits

| Type of Account | Deposit Class | Currency | May-23 | | Apr-23 | | Mar-23 | | Feb-23 | | Jan-23 | | Dec-22 | | Nov-22 | | Oct-22 | | Sep-22 | | Aug-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. | PSR | Return % p.a. | PSR | Return % p.a. |
| Institutional GIA 1 Month | 0-5M | MVR | 12:88 | 1.0070 | 12:88 | 1.0199 | 12:88 | 1.2301 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| GIA 3 months | Default | MVR | 30:70 | 2.5169 | 30:70 | 2.5499 | 30:70 | 3.0756 | 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 |
| Institutional GIA 3 Months | 0-5M | MVR | 25:75 | 2.0979 | 25:75 | 2.1247 | 25:75 | 2.5626 | 25:75 | 2.1612 | 25:75 | 2.0573 | 25:75 | 2.1589 | 25:75 | 1.9928 | 25:75 | 1.9464 | 25:75 | 2.0686 | 25:75 | 1.8200 |
| Institutional GIA 3 Months | 5-10M | MVR | 25:75 | 2.0979 | 25:75 | 2.1247 | 25:75 | 2.5626 | 25:75 | 2.1612 | 25:75 | 2.0573 | 25:75 | 2.1589 | 25:75 | 1.9928 | 25:75 | 1.9464 | 25:75 | 2.0686 | 25:75 | 1.8200 |
| Institutional GIA 3 Months | > 10M | MVR | 25:75 | 2.0979 | 25:75 | N/A | 25:75 | 2.5626 | 25:75 | 2.1612 | 25:75 | 2.0573 | 25:75 | 2.1589 | 25:75 | 1.9928 | 25:75 | 1.9464 | 25:75 | 2.0686 | 25:75 | 1.8200 |
| GIA 6 months | Default | MVR | 25:75 | 2.0977 | 25:75 | 2.1251 | 25:75 | 2.5627 | 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 |
| Institutional GIA 6 Months | 0-5M | MVR | 25:75 | 2.0979 | 25:75 | 2.1247 | 25:75 | 2.5626 | 25:75 | 2.1612 | 25:75 | 2.0573 | 25:75 | 2.1589 | 25:75 | 1.9928 | 25:75 | 1.9464 | 25:75 | 2.0686 | 15:85 | 1.0920 |
| Institutional GIA 6 Months | 5-10M | MVR | 25:75 | 2.0979 | 25:75 | 2.1247 | 25:75 | 2.5626 | 25:75 | 2.1612 | 25:75 | 2.0573 | 25:75 | 2.1589 | 25:75 | 1.9928 | 25:75 | N/A | 25:75 | N/A | 10:90 | N/A |
| Institutional GIA 6 Months | > 10M | MVR | 25:75 | 2.0979 | 25:75 | 2.1247 | 25:75 | 2.5626 | 25:75 | 2.1612 | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 10:90 | N/A |
| GIA 12 months | Default | MVR | 35:65 | 2.9371 | 35:65 | 2.9746 | 35:65 | 3.5877 | 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 |
| Institutional GIA 12 Months | 0-5M | MVR | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 30:70 | 2.5935 | 30:70 | 2.4687 | 30:70 | 2.5907 | 30:70 | 2.3914 | 30:70 | 2.3357 | 30:70 | 2.4824 | 30:70 | 2.1840 |
| Institutional GIA 12 Months | 5-10M | MVR | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 30:70 | 2.5935 | 30:70 | 2.4687 | 30:70 | 2.5907 | 30:70 | 2.3914 | 30:70 | 2.3357 | 30:70 | 2.4824 | 30:70 | 2.1840 |
| Institutional GIA 12 Months | > 10M | MVR | 35:65 | 2.9371 | 35:65 | 2.9746 | 35:65 | 3.5877 | 35:65 | 3.0257 | 35:65 | 2.8802 | 35:65 | 3.0224 | 35:65 | 2.7899 | 35:65 | 2.7250 | 35:65 | 2.8961 | 35:65 | 2.5480 |
| GIA 24 months | Default | MVR | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Institutional GIA 24 Months | 0-5M | MVR | 39:61 | 3.2732 | 39:61 | 3.3142 | 39:61 | 3.9973 | 39:61 | 3.3710 | 39:61 | 3.2096 | 39:61 | 3.3674 | 39:61 | 3.1086 | 39:61 | 3.0366 | 39:61 | 3.2266 | 22:78 | 1.6014 |
| Institutional GIA 24 Months | 5-10M | MVR | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 39:61 | N/A | 28:72 | N/A |
| Institutional GIA 24 Months | > 10M | 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 | 40:60 | N/A | 35:65 | N/A |
| GIA 36 months | Default | MVR | 40:60 | 3.3567 | 40:60 | 3.3996 | 40:60 | 4.1002 | 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 |
| Institutional GIA 36 Months | 0-5M | MVR | 41:59 | 3.4406 | 41:59 | 3.4845 | 41:59 | 4.2027 | 41:59 | 3.5444 | 41:59 | 3.3739 | 41:59 | 3.5406 | 41:59 | 3.2682 | 41:59 | 3.1922 | 41:59 | 3.3925 | N/A | N/A |
| Institutional GIA 36 Months | 5-10M | MVR | 43:57 | 3.6084 | 43:57 | 3.6545 | 43:57 | 4.4077 | 43:57 | 3.7173 | 43:57 | 3.5385 | 43:57 | 3.7133 | 43:57 | 3.4276 | 43:57 | 3.3479 | 43:57 | N/A | N/A | N/A |
| Institutional GIA 36 Months | > 10M | MVR | 45:55 | 3.7763 | 45:55 | 3.8245 | 45:55 | 4.6127 | 45:55 | 3.8902 | 45:55 | 3.7031 | 45:55 | N/A | 45:55 | N/A | 45:55 | N/A | 45:55 | N/A | N/A | N/A |
| GIA 48 months | Default | MVR | 40:60 | 3.3568 | 40:60 | 3.3996 | 40:60 | 4.1003 | 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 |
| GIA 60 months | Default | MVR | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Institutional GIA 60 Months | 0-5M | MVR | 48:52 | 4.0291 | 48:52 | 4.0807 | 48:52 | 4.9193 | 48:52 | 4.1506 | 48:52 | 3.9501 | 48:52 | N/A | 48:52 | N/A | 48:52 | N/A | 48:52 | N/A | N/A | N/A |
| Institutional GIA 60 Months | 5-10M | MVR | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | 49:51 | N/A | N/A | N/A |
| Institutional GIA 60 Months | > 10M | MVR | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | N/A | N/A |
| GIA Plus 36 Months | Default | MVR | 65:35 | N/A | 65:35 | N/A | 65:35 | N/A | 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 |
| GIA Plus 6 Months | Default | MVR | 40:60 | 2.7693 | 40:60 | 2.8046 | 40:60 | 3.3827 | 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 |
| GIA 3 months | Default | USD | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 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 |
| Institutional GIA 3 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 | 2.3914 | 30:70 | 2.3357 | 30:70 | 2.4824 | 30:70 | 2.1840 |
| GIA 6 months | Default | USD | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 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 |
| Institutional GIA 6 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 | 30:70 | N/A | 30:70 | N/A |
| GIA 12 months | Default | USD | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Institutional GIA 12 Months | | USD | 40:60 | 3.3567 | 40:60 | 3.3996 | 40:60 | 4.1002 | 40:60 | 3.4580 | 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 | Default | USD | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Institutional GIA 24 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 | 40:60 | N/A | 40:60 | N/A |
| GIA 36 months | Default | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 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 |
| Institutional GIA 36 Months | | USD | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | 50:50 | N/A | N/A | N/A |
| GIA 48 months | Default | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 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 |
| GIA 60 months | Default | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 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 |
| Institutional GIA 60 Months | | USD | 50:50 | 4.1959 | 50:50 | 4.2494 | 50:50 | 5.1252 | 50:50 | 4.3225 | 50:50 | 4.1145 | 50:50 | 4.3178 | 50:50 | 3.9856 | 50:50 | 3.8929 | 50:50 | 4.1373 | N/A | N/A |
| GIA Plus 36 Months | Default | USD | 70:30 | 5.8742 | 70:30 | 5.9492 | 70:30 | 7.1753 | 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 |
| GIA Plus 6 Months | Default | USD | 33:67 | N/A | 33:67 | N/A | 33:67 | N/A | 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 |

* 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 | Jul-22 | | 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. | PSR | Return % p.a. | PSR |
| Institutional GIA 1 Month | 0-5M | MVR | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| GIA 3 months | Default | MVR | 30:70 | 2.3525 | 30:70 | 2.4627 | 30:70 | 2.3314 | 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 | 1.9606 | 25:75 | 2.0529 | 25:75 | 1.9429 | 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 | 1.9606 | 25:75 | 2.0529 | 25:75 | 1.9429 | 25:75 | 1.9923 | 25:75 | 2.3671 | 25:75 | 2.2692 | 25:75 | 1.9945 | |
| Institutional GIA 3 Months | > 10M | MVR | 25:75 | 1.9606 | 25:75 | 2.0529 | 25:75 | 1.9429 | 25:75 | 1.9923 | 25:75 | 2.3671 | 25:75 | 2.2692 | 25:75 | 1.9945 | |
| GIA 6 months | Default | MVR | 25:75 | 1.9600 | 25:75 | 2.0528 | 25:75 | 1.9431 | 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 | 1.1764 | 15:85 | 1.2317 | 15:85 | 1.1657 | 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 | N/A | 10:90 | N/A | 10:90 | 0.7772 | 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 | 10:90 | N/A | 10:90 | N/A | 10:90 | N/A | |
| GIA 12 months | Default | MVR | 35:65 | 2.7449 | 35:65 | 2.8741 | 35:65 | 2.7200 | 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 | 2.3527 | 30:70 | 2.4635 | 30:70 | 2.3315 | 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 | 2.3527 | 30:70 | 2.4635 | 30:70 | 2.3315 | 30:70 | 2.3908 | 30:70 | 2.8405 | 30:70 | 2.7231 | 30:70 | 2.3934 | |
| Institutional GIA 12 Months | > 10M | MVR | 35:65 | 2.7449 | 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 24 months | Default | MVR | 40:60 | 3.1370 | 40:60 | 3.2847 | 40:60 | 3.1086 | 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 | 1.7249 | 22:78 | 1.8068 | 22:78 | 1.7096 | 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 | 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 | 35:65 | N/A | 35:65 | N/A | 35:65 | N/A | |
| GIA 36 months | Default | MVR | 40:60 | 3.1370 | 40:60 | 3.2847 | 40:60 | 3.1086 | 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 | 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 | 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 | N/A | N/A | N/A | N/A | N/A | N/A | |
| GIA 48 months | Default | MVR | 40:60 | 3.1370 | 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 60 months | Default | MVR | 40:60 | 3.1370 | 40:60 | 3.2847 | 40:60 | 3.1086 | 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 | 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 | 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 | N/A | N/A | N/A | N/A | N/A | N/A | |
| GIA Plus 36 Months | Default | MVR | 65:35 | 5.0976 | 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 6 Months | Default | MVR | 40:60 | N/A | 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 3 months | Default | USD | 30:70 | 2.3527 | 30:70 | 2.4635 | 30:70 | 2.3315 | 30:70 | 2.3908 | 30:70 | 2.8405 | 30:70 | 2.7231 | 30:70 | 2.3934 | |
| Institutional GIA 3 Months | | USD | 30:70 | 2.3527 | 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 | Default | USD | 30:70 | 2.3527 | 30:70 | 2.4634 | 30:70 | 2.3314 | 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 | 30:70 | N/A | 30:70 | N/A | 30:70 | N/A | |
| GIA 12 months | Default | USD | 40:60 | 3.1370 | 40:60 | 3.2847 | 40:60 | 3.1086 | 40:60 | 3.1877 | 40:60 | 3.7873 | 40:60 | 3.6308 | 40:60 | 3.1912 | |
| Institutional GIA 12 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 | |
| GIA 24 months | Default | USD | 40:60 | 3.1370 | 40:60 | 3.2846 | 40:60 | 3.1086 | 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 | 40:60 | N/A | 40:60 | N/A | 40:60 | N/A | |
| GIA 36 months | Default | USD | 50:50 | 3.9212 | 50:50 | 4.1058 | 50:50 | 3.8858 | 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 | 50:50 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| GIA 48 months | Default | USD | 50:50 | 3.9212 | 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 | Default | USD | 50:50 | 3.9212 | 50:50 | 4.1058 | 50:50 | 3.8858 | 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 | N/A | N/A | N/A | N/A | N/A | N/A | |
| GIA Plus 36 Months | Default | USD | 70:30 | 5.4897 | 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 | Default | 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 | |

* 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 | May-23 | | Apr-23 | | Mar-23 | | Feb-23 | | Jan-23 | | Dec-22 | | Nov-22 | | Oct-22 | | Sep-22 | | Aug-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. | PSR | Return % p.a. | PSR | Return % p.a. |
| Savings Account | MVR | 10:90 | 0.8391 | 10:90 | 0.8498 | 10:90 | 1.0250 | 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 |
| Savings Account | USD | 10:90 | 0.8392 | 10:90 | 0.8499 | 10:90 | 1.0250 | 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 |
| Kids Accounts | MVR | 30:70 | 2.5175 | 30:70 | 2.5496 | 30:70 | 3.0751 | 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 |
| Kids Accounts | USD | 30:70 | 2.5175 | 30:70 | 2.5496 | 30:70 | 3.0751 | 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 |
| Kaamiyaabu Kids | MVR | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Kaamiyaabu Kids | USD | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| Hajj Saving Deposit | MVR | 43:57 | 4.7832 | 43:57 | 4.8444 | 43:57 | 5.8427 | 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 |
| GIA 3 months | MVR | 30:70 | 2.5169 | 30:70 | 2.5499 | 30:70 | 3.0756 | 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 |
| GIA 3 months | USD | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 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 |
| GIA 6 months | MVR | 25:75 | 2.0977 | 25:75 | 2.1251 | 25:75 | 2.5627 | 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 |
| GIA 6 months | USD | 30:70 | 2.5175 | 30:70 | 2.5497 | 30:70 | 3.0751 | 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 |
| 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 | 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 | 30:70 | N/A | 30:70 | N/A |
| GIA 12 months | MVR | 35:65 | 2.9371 | 35:65 | 2.9746 | 35:65 | 3.5877 | 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 |
| GIA 12 months | USD | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| 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 | 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 | 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 | 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 | 40:60 | N/A | 40:60 | N/A |
| GIA 24 months | MVR | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| GIA 24 months | USD | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| GIA 36 months | MVR | 40:60 | 3.3567 | 40:60 | 3.3996 | 40:60 | 4.1002 | 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 |
| GIA 36 months | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 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 |
| GIA 48 months | MVR | 40:60 | 3.3568 | 40:60 | 3.3996 | 40:60 | 4.1003 | 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 |
| GIA 48 months | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 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 |
| GIA 60 months | MVR | 40:60 | 3.3567 | 40:60 | 3.3995 | 40:60 | 4.1002 | 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 |
| GIA 60 months | USD | 50:50 | 4.1958 | 50:50 | 4.2494 | 50:50 | 5.1252 | 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 |
| GIA Plus 36 Months | MVR | 65:35 | N/A | 65:35 | N/A | 65:35 | N/A | 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 |
| GIA Plus 36 Months | USD | 70:30 | 5.8742 | 70:30 | 5.9492 | 70:30 | 7.1753 | 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 |
| GIA Plus 6 Months | MVR | 33:67 | 2.7693 | 33:67 | 2.8046 | 33:67 | 3.3827 | 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 |
| 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 | 33:67 | N/A | 33:67 | N/A | 33:67 | 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 | Jul-22 | | 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. | PSR | Return % p.a. |
| Savings Account | MVR | 10:90 | 0.7842 | 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 | 0.7842 | 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 | 2.3527 | 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 | 2.3527 | 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 | 3.1370 | 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 | 3.1370 | 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 | 43:57 | N/A |
| GIA 3 months | MVR | 30:70 | 2.3525 | 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 | 2.3527 | 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 | 1.9600 | 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 | 2.3527 | 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 | 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 | 30:70 | N/A |
| GIA 12 months | MVR | 35:65 | 2.7449 | 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 | 3.1370 | 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 | 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 |
| 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 |
| 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 |
| GIA 24 months | MVR | 40:60 | 3.1370 | 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 | 3.1370 | 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 | 3.1370 | 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 | 3.9212 | 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 | 3.1370 | 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 | 3.9212 | 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 | 3.1370 | 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 | 3.9212 | 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 | 5.0976 | 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 | 5.4897 | 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 | 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 | 40:60 | N/A |

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