

Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	Oct-23		Sep-23		Aug-23		Jul-23		Jun-23		May-23		Apr-23		Mar-23		Feb-23		Jan-23			
			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.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.3271	30:70	2.4513	30:70	2.4042	30:70	2.4282	30:70	2.6500	30:70	2.5169	30:70	2.5499	30:70	3.0756	30:70	2.593687	30:70	2.468091		
Retail GIA 3 Months	0-5M	MVR	25:75	1.9393	25:75	2.0431	25:75	2.0043	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.5626	25:75	2.1612	25:75	2.0573		
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	25:75	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	25:75	N/A		
GIA 6 months	Default	MVR	25:75	1.9397	25:75	2.0429	25:75	2.0041	25:75	2.0245	25:75	2.2087	25:75	2.0977	25:75	2.1251	25:75	2.5627	25:75	2.1605	25:75	2.0566		
Retail GIA 6 Months	0-5M	MVR	25:75	1.9393	25:75	2.0430	25:75	2.0043	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.5626	25:75	2.1612	25:75	2.0573		
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	25:75	N/A		
Retail GIA 6 Months	> 10M	MVR	25:75	1.9394	25:75	2.0431	25:75	2.0044	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.5626	25:75	2.1612	25:75	2.0573		
GIA 12 months	Default	MVR	35:65	2.7151	35:65	2.8603	35:65	2.8061	35:65	2.8338	35:65	3.0924	35:65	2.9371	35:65	2.9746	35:65	3.5877	35:65	3.0257	35:65	2.8802		
Retail GIA 12 Months	0-5M	MVR	30:70	2.3272	30:70	2.4517	30:70	2.4052	30:70	2.4289	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687		
Retail GIA 12 Months	5-10M	MVR	30:70	2.3272	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6506	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	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	35:65	N/A		
GIA 24 months	Default	MVR	40:60	3.1035	40:60	3.2686	40:60	3.2064	40:60	3.2385	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916		
Retail GIA 24 Months	0-5M	MVR	39:61	3.0254	39:61	3.1872	39:61	3.1268	39:61	3.1576	39:61	3.4458	39:61	3.2728	39:61	3.3146	39:61	3.9977	39:61	3.3715	39:61	3.2093		
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	39:61	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	40:60	N/A		
GIA 36 months	Default	MVR	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3996	40:60	4.1002	40:60	3.4580	40:60	3.2916		
Retail GIA 36 Months	0-5M	MVR	41:59	3.1806	41:59	3.3506	41:59	3.2871	41:59	3.3196	41:59	3.6226	41:59	3.4406	41:59	3.4845	41:59	4.2027	41:59	3.5444	41:59	3.3739		
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	43:57	N/A		
Retail GIA 36 Months	> 10M	MVR	45:55	3.4909	45:55	3.6775	45:55	3.6078	45:55	3.6434	45:55	3.9760	45:55	3.7763	45:55	3.8245	45:55	4.6127	45:55	3.8902	45:55	3.7031		
GIA 48 months	Default	MVR	40:60	3.1033	40:60	3.2686	40:60	3.2074	40:60	3.2392	40:60	3.5341	40:60	3.3568	40:60	3.3996	40:60	4.1003	40:60	3.4580	40:60	3.2916		
GIA 60 months	Default	MVR	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916		
Retail GIA 60 Months	0-5M	MVR	48:52	3.7236	48:52	3.9227	48:52	3.8484	48:52	3.8863	48:52	4.2410	48:52	4.0280	48:52	4.0795	48:52	4.9202	48:52	4.1496	48:52	3.9500		
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	49:51	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	50:50	N/A		
GIA Plus 36 Months	Default	MVR	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	5.6192	65:35	5.3489
GIA Plus 6 Months	Default	MVR	33:67	2.5600	33:67	2.6969	33:67	2.6457	33:67	2.6719	33:67	2.9157	33:67	2.7693	33:67	2.8046	33:67	3.3827	33:67	2.8528	33:67	2.7156		
GIA 3 months	Default	USD	30:70	2.3272	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687		
Retail GIA 3 Months		USD	30:70	2.3272	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687		
GIA 6 months	Default	USD	30:70	2.3273	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6507	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687		
Retail GIA 6 Months		USD	30:70	2.3272	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687		
GIA 12 months	Default	USD	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916		
Retail GIA 12 Months		USD	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3996	40:60	4.1002	40:60	3.4580	40:60	3.2916		
GIA 24 months	Default	USD	40:60	3.1029	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2917		
Retail GIA 24 Months		USD	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3996	40:60	4.1002	40:60	3.4580	40:60	3.2916		
GIA 36 months	Default	USD	50:50	3.8787	50:50	4.0861	50:50	4.0087	50:50	4.0483	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145		
Retail GIA 36 Months		USD	50:50	3.8787	50:50	4.0861	50:50	4.0087	50:50	4.0483	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145		
GIA 48 months	Default	USD	50:50	3.8787	50:50	4.0861	50:50	4.0087	50:50	4.0482	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145		
GIA 60 months	Default	USD	50:50	3.8787	50:50	4.0861	50:50	4.0087	50:50	4.0482	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145		
Retail GIA 60 Months		USD	50:50	3.8787	50:50	4.0861	50:50	4.0087	50:50	4.0481	50:50	4.4177	50:50	4.1958	50:50	4.2492	50:50	5.1250	50:50	4.3224	50:50	4.1146		
GIA Plus 36 Months	Default	USD	70:30	5.4302	70:30	5.7206	70:30	5.6122	70:30	5.6676	70:30	6.1848	70:30	5.8742	70:30	5.9492	70:30	7.1753	70:30	6.0515	70:30	5.7604		
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	33:67	N/A	33:67	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	Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-22		May-22		Apr-22		Mar-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	2.59061	30:70	2.392093	30:70	2.335972	30:70	2.482201	30:70	2.185098	30:70	2.352505	30:70	2.462706	30:70	2.331407	30:70	2.390575	30:70	2.840383
Retail GIA 3 Months	0-5M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543	20:80	1.5938	20:80	1.8937
Retail GIA 3 Months	5-10M	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	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	25:75	N/A	25:75	N/A	25:75	N/A	25:75	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	2.1583	25:75	1.9927	25:75	1.9462	25:75	2.0683	25:75	1.8204	25:75	1.9600	25:75	2.0528	25:75	1.9431	25:75	1.9923	25:75	2.3669
Retail GIA 6 Months	0-5M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543	20:80	1.5938	20:80	1.8937
Retail GIA 6 Months	5-10M	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	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	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	N/A	20:80	N/A	20:80	N/A
GIA 12 months	Default	MVR	35:65	3.0224	35:65	2.7900	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200	35:65	2.7892	35:65	3.3139
Retail GIA 12 Months	0-5M	MVR	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4823	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543	20:80	1.5938	20:80	1.8937
Retail GIA 12 Months	5-10M	MVR	30:70	N/A	30:70	N/A	30:70	N/A	30:70	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	35:65	N/A	35:65	N/A	35:65	N/A	35:65	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	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873
Retail GIA 24 Months	0-5M	MVR	39:61	3.3679	39:61	3.1088	39:61	3.0364	39:61	3.2271	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543	20:80	1.5938	20:80	1.8937
Retail GIA 24 Months	5-10M	MVR	39:61	N/A	39:61	N/A	39:61	N/A	39:61	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	40:60	N/A	40:60	N/A	40:60	N/A	40:60	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	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873
Retail GIA 36 Months	0-5M	MVR	41:59	3.5406	41:59	3.2682	41:59	3.1922	41:59	3.3927	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	43:57	N/A	43:57	N/A	43:57	N/A	43:57	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	45:55	3.8860	45:55	3.5870	45:55	N/A	45:55	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	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7874
GIA 60 months	Default	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873
Retail GIA 60 Months	0-5M	MVR	48:52	4.1451	48:52	3.8262	48:52	N/A	48:52	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	49:51	N/A	49:51	N/A	49:51	N/A	49:51	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	50:50	N/A	50:50	N/A	50:50	N/A	50:50	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	5.6131	65:35	5.1813	65:35	5.0608	65:35	5.3784	65:35	4.7320	65:35	5.0976	65:35	5.3376	65:35	5.0515	65:35	5.1800	65:35	6.1544
GIA Plus 6 Months	Default	MVR	33:67	2.8497	33:67	2.6305	33:67	2.5693	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	3.7873
GIA 3 months	Default	USD	30:70	2.5907	30:70	2.3913	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405
Retail GIA 3 Months		USD	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405
GIA 6 months	Default	USD	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314	30:70	2.3908	30:70	2.8405
Retail GIA 6 Months		USD	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405
GIA 12 months	Default	USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873
Retail GIA 12 Months		USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873
GIA 24 months	Default	USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9121	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7873
Retail GIA 24 Months		USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7873
GIA 36 months	Default	USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341
Retail GIA 36 Months		USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	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	4.3177	50:50	3.9856	50:50	3.8929	50:50	4.1373	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341
GIA 60 months	Default	USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341
Retail GIA 60 Months		USD	50:50	4.3177	50:50	3.9847	50:50	3.8917	50:50	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	6.0449	70:30	5.5798	70:30	5.4500	70:30	5.0960	70:30	5.4897	70:30	5.7481	70:30	5.4401	70:30	5.5785	70:30	6.6278	70:30	6.3538
GIA Plus 6 Months	Default	USD	33:67	N/A	33:67	N/A	33:67	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:67	N/A	40:67	N/A	40:67	N/A	40:67	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	Oct-23		Sep-23		Aug-23		Jul-23		Jun-23		May-23		Apr-23		Mar-23		Feb-23		Jan-23	
			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	N/A	12:88	N/A	12:88	N/A	12:88	N/A	12:88	N/A	12:88	1.0070	12:88	1.0199	12:88	1.2301	N/A	N/A	N/A	N/A
GIA 3 months	Default	MVR	30:70	2.327088	30:70	2.4513	30:70	2.4042	30:70	2.4282	30:70	2.6500	30:70	2.5169	30:70	2.5499	30:70	3.0756	30:70	2.5937	30:70	2.4681
Institutional GIA 3 Months	0-5M	MVR	25:75	1.93936	25:75	2.0431	25:75	2.0044	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.5626	25:75	2.1612	25:75	2.0573
Institutional GIA 3 Months	5-10M	MVR	25:75	1.939361	25:75	2.0431	25:75	2.0044	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.5626	25:75	2.1612	25:75	2.0573
Institutional GIA 3 Months	> 10M	MVR	25:75	N/A	25:75	2.0431	25:75	2.0044	25:75	N/A	25:75	2.2089	25:75	2.0979	25:75	N/A	25:75	2.5626	25:75	2.1612	25:75	2.0573
GIA 6 months	Default	MVR	25:75	1.939685	25:75	2.0429	25:75	2.0041	25:75	2.0245	25:75	2.2087	25:75	2.0977	25:75	2.1251	25:75	2.5627	25:75	2.1605	25:75	2.0566
Institutional GIA 6 Months	0-5M	MVR	25:75	1.93936	25:75	2.0431	25:75	2.0044	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.5626	25:75	2.1612	25:75	2.0573
Institutional GIA 6 Months	5-10M	MVR	25:75	N/A	25:75	N/A	25:75	2.0044	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.5626	25:75	2.1612	25:75	2.0573
Institutional GIA 6 Months	> 10M	MVR	25:75	1.939361	25:75	2.0431	25:75	2.0044	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.5626	25:75	2.1612	25:75	N/A
GIA 12 months	Default	MVR	35:65	2.715097	35:65	2.8603	35:65	2.8061	35:65	2.8338	35:65	3.0924	35:65	2.9371	35:65	2.9746	35:65	3.5877	35:65	3.0257	35:65	2.8802
Institutional GIA 12 Months	0-5M	MVR	30:70	2.32723	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687
Institutional GIA 12 Months	5-10M	MVR	30:70	2.327233	30:70	2.4517	30:70	N/A	30:70	N/A	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687
Institutional GIA 12 Months	> 10M	MVR	35:65	2.715106	35:65	2.8603	35:65	2.8061	35:65	2.8338	35:65	3.0924	35:65	2.9371	35:65	2.9746	35:65	3.5877	35:65	3.0257	35:65	2.8802
GIA 24 months	Default	MVR	40:60	3.103537	40:60	3.2686	40:60	3.2064	40:60	3.2385	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916
Institutional GIA 24 Months	0-5M	MVR	39:61	3.025968	39:61	3.1877	39:61	3.1272	39:61	3.1578	39:61	3.4456	39:61	3.2732	39:61	3.3142	39:61	3.9973	39:61	3.3710	39:61	3.2096
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	39:61	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	40:60	N/A
GIA 36 months	Default	MVR	40:60	3.102978	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3996	40:60	4.1002	40:60	3.4580	40:60	3.2916
Institutional GIA 36 Months	0-5M	MVR	41:59	3.180553	41:59	3.3506	41:59	3.2871	41:59	3.3196	41:59	3.6226	41:59	3.4406	41:59	3.4845	41:59	4.2027	41:59	3.5444	41:59	3.3739
Institutional GIA 36 Months	5-10M	MVR	43:57	3.335701	43:57	3.5141	43:57	3.4475	43:57	3.4815	43:57	3.7993	43:57	3.6084	43:57	3.6545	43:57	4.4077	43:57	3.7173	43:57	3.5385
Institutional GIA 36 Months	> 10M	MVR	45:55	3.49085	45:55	3.6775	45:55	3.6078	45:55	3.6434	45:55	3.9760	45:55	3.7763	45:55	3.8245	45:55	4.6127	45:55	3.8902	45:55	3.7031
GIA 48 months	Default	MVR	40:60	3.103341	40:60	3.2686	40:60	3.2074	40:60	3.2392	40:60	3.5341	40:60	3.3568	40:60	3.3996	40:60	4.1003	40:60	3.4580	40:60	3.2916
GIA 60 months	Default	MVR	40:60	3.102995	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916
Institutional GIA 60 Months	0-5M	MVR	48:52	3.723	48:52	3.9225	48:52	3.8478	48:52	3.8855	48:52	4.2413	48:52	4.0291	48:52	4.0807	48:52	4.9193	48:52	4.1506	48:52	3.9501
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	49:51	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	50:50	N/A
GIA Plus 36 Months	Default	MVR	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	5.6192	65:35	5.3489
GIA Plus 6 Months	Default	MVR	40:60	2.559957	40:60	2.6969	40:60	2.6457	40:60	2.6719	40:60	2.9157	40:60	2.7693	40:60	2.8046	40:60	3.3827	33:67	2.8528	33:67	2.7156
GIA 3 months	Default	USD	30:70	2.327235	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687
Institutional GIA 3 Months		USD	30:70	2.327233	30:70	2.4517	30:70	2.4052	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 6 months	Default	USD	30:70	2.327292	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6507	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687
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	3.10298	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916
Institutional GIA 12 Months		USD	40:60	3.102978	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3996	40:60	4.1002	40:60	3.4580	40:60	N/A
GIA 24 months	Default	USD	40:60	3.102911	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2917
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	3.878713	50:50	4.0861	50:50	4.0087	50:50	4.0483	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145
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	50:50	N/A
GIA 48 months	Default	USD	50:50	3.878706	50:50	4.0861	50:50	4.0087	50:50	4.0482	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145
GIA 60 months	Default	USD	50:50	3.878703	50:50	4.0861	50:50	4.0087	50:50	4.0482	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145
Institutional GIA 60 Months		USD	50:50	3.878721	50:50	4.0861	50:50	4.0087	50:50	4.0483	50:50	4.4177	50:50	4.1959	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145
GIA Plus 36 Months	Default	USD	70:30	5.430211	70:30	5.7206	70:30	5.6122	70:30	5.6676	70:30	6.1848	70:30	5.8742	70:30	5.9492	70:30	7.1753	70:30	6.0515	70:30	5.7604
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	33:67	N/A	33:67	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	Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-22		May-22		Apr-22		Mar-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	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	N/A	N/A	N/A	N/A	N/A
GIA 3 months	Default	MVR	30:70	2.5906	30:70	2.3921	30:70	2.3360	30:70	2.4822	30:70	2.1851	30:70	2.3525	30:70	2.4627	30:70	2.3314	30:70	2.3906	30:70	2.8404
Institutional GIA 3 Months	0-5M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	25:75	1.8200	25:75	1.9606	25:75	2.0529	25:75	1.9429	25:75	1.9923	25:75	2.3671
Institutional GIA 3 Months	5-10M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	25:75	1.8200	25:75	1.9606	25:75	2.0529	25:75	1.9429	25:75	1.9923	25:75	2.3671
Institutional GIA 3 Months	> 10M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	25:75	1.8200	25:75	1.9606	25:75	2.0529	25:75	1.9429	25:75	1.9923	25:75	2.3671
GIA 6 months	Default	MVR	25:75	2.1583	25:75	1.9927	25:75	1.9462	25:75	2.0683	25:75	1.8204	25:75	1.9600	25:75	2.0528	25:75	1.9431	25:75	1.9923	25:75	2.3669
Institutional GIA 6 Months	0-5M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	15:85	1.0920	15:85	1.1764	15:85	1.2317	15:85	1.1657	15:85	1.1954	15:85	1.4202
Institutional GIA 6 Months	5-10M	MVR	25:75	2.1589	25:75	1.9928	25:75	N/A	25:75	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	0.7772	10:90	0.7969	10:90	0.9468
Institutional GIA 6 Months	> 10M	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	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	3.0224	35:65	2.7900	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200	35:65	2.7892	35:65	3.3139
Institutional GIA 12 Months	0-5M	MVR	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405
Institutional GIA 12 Months	5-10M	MVR	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405
Institutional GIA 12 Months	> 10M	MVR	35:65	3.0224	35:65	2.7899	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200	35:65	2.7892	35:65	3.3139
GIA 24 months	Default	MVR	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873
Institutional GIA 24 Months	0-5M	MVR	39:61	3.3674	39:61	3.1086	39:61	3.0366	39:61	3.2266	22:78	1.6014	22:78	1.7249	22:78	1.8068	22:78	1.7096	22:78	1.7532	22:78	2.0829
Institutional GIA 24 Months	5-10M	MVR	39:61	N/A	39:61	N/A	39:61	N/A	39:61	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	40:60	N/A	40:60	N/A	40:60	N/A	40:60	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	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873
Institutional GIA 36 Months	0-5M	MVR	41:59	3.5406	41:59	3.2682	41:59	3.1922	41:59	3.3925	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	43:57	3.7133	43:57	3.4276	43:57	3.3479	43:57	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	45:55	N/A	45:55	N/A	45:55	N/A	45:55	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	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7874
GIA 60 months	Default	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873
Institutional GIA 60 Months	0-5M	MVR	48:52	N/A	48:52	N/A	48:52	N/A	48:52	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	49:51	N/A	49:51	N/A	49:51	N/A	49:51	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	50:50	N/A	50:50	N/A	50:50	N/A	50:50	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	5.6131	65:35	5.1813	65:35	5.0608	65:35	5.3784	65:35	4.7320	65:35	5.0976	65:35	5.3376	65:35	5.0515	65:35	5.1800	65:35	6.1544
GIA Plus 6 Months	Default	MVR	33:67	2.8497	33:67	2.6305	33:67	2.5693	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	3.7873
GIA 3 months	Default	USD	30:70	2.5907	30:70	2.3913	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405
Institutional GIA 3 Months		USD	30:70	N/A	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405
GIA 6 months	Default	USD	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314	30:70	2.3908	30:70	2.8405
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	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873
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	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	Default	USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9121	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7873
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	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341
Institutional GIA 36 Months		USD	50:50	N/A	50:50	N/A	50:50	N/A	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	50:50	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	50:50	4.3177	50:50	3.9856	50:50	3.8929	50:50	4.1373	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341
GIA 60 months	Default	USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341
Institutional GIA 60 Months		USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1373	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	6.0449	70:30	5.5798	70:30	5.4500	70:30	5.7922	70:30	5.0960	70:30	5.4897	70:30	5.7481	70:30	5.4401	70:30	5.5785	70:30	6.6278
GIA Plus 6 Months	Default	USD	33:67	N/A	33:67	N/A	33:67	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

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

Rates for Existing GIAs & Deposits

Type of Account	Currency	Oct-23		Sep-23		Aug-23		Jul-23		Jun-23		May-23		Apr-23		Mar-23		Feb-23		Jan-23	
		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	0.7757	10:90	0.8172	10:90	0.8017	10:90	0.8096	10:90	0.8835	10:90	0.8391	10:90	0.8498	10:90	1.0250	10:90	0.8644	10:90	0.8229
Savings Account	USD	10:90	0.7757	10:90	0.8172	10:90	0.8017	10:90	0.8096	10:90	0.8835	10:90	0.8392	10:90	0.8499	10:90	1.0250	10:90	0.8645	10:90	0.8229
Kids Accounts	MVR	30:70	2.3272	30:70	2.4516	30:70	2.4052	30:70	2.4289	30:70	2.6506	30:70	2.5175	30:70	2.5496	30:70	3.0751	30:70	2.5934	30:70	2.4687
Kids Accounts	USD	30:70	2.3272	30:70	2.4517	30:70	2.4052	30:70	2.4289	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687
Kaamiyaabu Kids	MVR	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916
Kaamiyaabu Kids	USD	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916
Hajj Saving Deposit	MVR	43:57	4.4218	43:57	4.6582	43:57	4.5699	43:57	4.6150	43:57	5.0363	43:57	4.7832	43:57	4.8444	43:57	5.8427	43:57	4.9271	43:57	4.6910
GIA 3 months	MVR	30:70	2.3271	30:70	2.4513	30:70	2.4042	30:70	2.4282	30:70	2.6500	30:70	2.5169	30:70	2.5499	30:70	3.0756	30:70	2.5937	30:70	2.4681
GIA 3 months	USD	30:70	2.3272	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687
GIA 6 months	MVR	25:75	1.9397	25:75	2.0429	25:75	2.0041	25:75	2.0245	25:75	2.2087	25:75	2.0977	25:75	2.1251	25:75	2.5627	25:75	2.1605	25:75	2.0566
GIA 6 months	USD	30:70	2.3273	30:70	2.4517	30:70	2.4052	30:70	2.4290	30:70	2.6507	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687
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	2.7151	35:65	2.8603	35:65	2.8061	35:65	2.8338	35:65	3.0924	35:65	2.9371	35:65	2.9746	35:65	3.5877	35:65	3.0257	35:65	2.8802
GIA 12 months	USD	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916
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	3.1035	40:60	3.2686	40:60	3.2064	40:60	3.2385	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916
GIA 24 months	USD	40:60	3.1029	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2917
GIA 36 months	MVR	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3996	40:60	4.1002	40:60	3.4580	40:60	3.2916
GIA 36 months	USD	50:50	3.8787	50:50	4.0861	50:50	4.0087	50:50	4.0483	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145
GIA 48 months	MVR	40:60	3.1033	40:60	3.2686	40:60	3.2074	40:60	3.2392	40:60	3.5341	40:60	3.3568	40:60	3.3996	40:60	4.1003	40:60	3.4580	40:60	3.2916
GIA 48 months	USD	50:50	3.8787	50:50	4.0861	50:50	4.0087	50:50	4.0482	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145
GIA 60 months	MVR	40:60	3.1030	40:60	3.2689	40:60	3.2070	40:60	3.2386	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916
GIA 60 months	USD	50:50	3.8787	50:50	4.0861	50:50	4.0087	50:50	4.0482	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145
GIA Plus 36 Months	MVR	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	5.6192	65:35	5.3489
GIA Plus 36 Months	USD	70:30	5.4302	70:30	5.7206	70:30	5.6122	70:30	5.6676	70:30	6.1848	70:30	5.8742	70:30	5.9492	70:30	7.1753	70:30	6.0515	70:30	5.7604
GIA Plus 6 Months	MVR	33:67	2.5600	33:67	2.6969	33:67	2.6457	33:67	2.6719	33:67	2.9157	33:67	2.7693	33:67	2.8046	33:67	3.3827	33:67	2.8528	33:67	2.7156
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	33:67	N/A	33:67	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	Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-22		May-22		Apr-22		Mar-22		Feb-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.	PSR	Return % p.a.
Savings Account	MVR	10:90	0.8635	10:90	0.7971	10:90	0.7785	10:90	0.8274	10:90	0.7280	10:90	0.7842	10:90	0.8211	10:90	0.7771	10:90	0.7969	10:90	0.9468	10:90	0.9076
Savings Account	USD	10:90	0.8635	10:90	0.7971	10:90	0.7786	10:90	0.8274	10:90	0.7280	10:90	0.7842	10:90	0.8211	10:90	0.7771	10:90	0.7969	10:90	0.9468	10:90	0.9077
Kids Accounts	MVR	30:70	2.5906	30:70	2.3913	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314	30:70	2.3907	30:70	2.8404	30:70	2.7230
Kids Accounts	USD	30:70	2.5906	30:70	2.3913	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3314	30:70	2.3907	30:70	2.8405	30:70	2.7230
Kaamiyaabu Kids	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308
Kaamiyaabu Kids	USD	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308
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	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A
GIA 3 months	MVR	30:70	2.5906	30:70	2.3921	30:70	2.3360	30:70	2.4822	30:70	2.1851	30:70	2.3525	30:70	2.4627	30:70	2.3314	30:70	2.3906	30:70	2.8404	30:70	2.7233
GIA 3 months	USD	30:70	2.5907	30:70	2.3913	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405	30:70	2.7231
GIA 6 months	MVR	25:75	2.1583	25:75	1.9927	25:75	1.9462	25:75	2.0683	25:75	1.8204	25:75	1.9600	25:75	2.0528	25:75	1.9431	25:75	1.9923	25:75	2.3669	25:75	2.2692
GIA 6 months	USD	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314	30:70	2.3908	30:70	2.8405	30:70	2.7231
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	30:70	2.7213
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	30:70	N/A
GIA 12 months	MVR	35:65	3.0224	35:65	2.7900	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200	35:65	2.7892	35:65	3.3139	35:65	3.1769
GIA 12 months	USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308
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	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	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	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	40:60	N/A
GIA 24 months	MVR	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308
GIA 24 months	USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9121	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308
GIA 36 months	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308
GIA 36 months	USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384
GIA 48 months	MVR	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7874	40:60	3.6309
GIA 48 months	USD	50:50	4.3177	50:50	3.9856	50:50	3.8929	50:50	4.1373	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384
GIA 60 months	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308
GIA 60 months	USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384
GIA Plus 36 Months	MVR	65:35	5.6131	65:35	5.1813	65:35	5.0608	65:35	5.3784	65:35	4.7320	65:35	5.0976	65:35	5.3376	65:35	5.0515	65:35	5.1800	65:35	6.1544	65:35	5.9000
GIA Plus 36 Months	USD	70:30	6.0449	70:30	5.5798	70:30	5.4500	70:30	5.7922	70:30	5.0960	70:30	5.4897	70:30	5.7481	70:30	5.4401	70:30	5.5785	70:30	6.6278	70:30	6.3538
GIA Plus 6 Months	MVR	33:67	2.8497	33:67	2.6305	33:67	2.5693	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	3.7873	40:60	3.6308
GIA Plus 6 Months	USD	33:67	N/A	33:67	N/A	33:67	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

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