

Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	Jan-24		Dec-23		Nov-23		Oct-23		Sep-23		Aug-23		Jul-23		Jun-23		May-23		Apr-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.
GIA 3 months	Default	MVR	30:70	2.3095	30:70	2.4651	30:70	2.3633	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
Retail GIA 3 Months	0-5M	MVR	25:75	1.9247	25:75	2.0542	25:75	1.9694	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
Retail GIA 3 Months	5-10M	MVR	25:75	1.9247	25:75	2.0542	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	1.9245	25:75	2.0535	25:75	1.9696	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
Retail GIA 6 Months	0-5M	MVR	25:75	1.9247	25:75	2.0542	25:75	1.9694	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
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	1.9247	25:75	2.0542	25:75	1.9694	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
GIA 12 months	Default	MVR	35:65	2.6946	35:65	2.8759	35:65	2.7571	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
Retail GIA 12 Months	0-5M	MVR	30:70	2.3096	30:70	2.4650	30:70	2.3633	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
Retail GIA 12 Months	5-10M	MVR	30:70	2.3096	30:70	2.4650	30:70	2.3633	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
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	3.0795	40:60	3.2859	40:60	3.1510	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
Retail GIA 24 Months	0-5M	MVR	39:61	3.0025	39:61	3.2045	39:61	3.0722	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
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	3.0795	40:60	3.2867	40:60	3.1510	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
Retail GIA 36 Months	0-5M	MVR	41:59	3.1565	41:59	3.3689	41:59	3.2298	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
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	3.4645	45:55	3.6975	45:55	3.5449	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
GIA 48 months	Default	MVR	40:60	3.0795	40:60	3.2866	40:60	3.1509	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
GIA 60 months	Default	MVR	40:60	3.0795	40:60	3.2867	40:60	3.1510	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
Retail GIA 60 Months	0-5M	MVR	48:52	3.6954	48:52	3.9440	48:52	3.7812	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
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	N/A
GIA Plus 6 Months	Default	MVR	33:67	2.5406	33:67	2.7115	33:67	2.5996	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
GIA 3 months	Default	USD	30:70	2.3096	30:70	2.4650	30:70	2.3633	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
Retail GIA 3 Months		USD	30:70	2.3096	30:70	2.4650	30:70	2.3633	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
GIA 6 months	Default	USD	30:70	2.3096	30:70	2.4651	30:70	2.3632	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
Retail GIA 6 Months		USD	30:70	2.3096	30:70	2.4650	30:70	2.3633	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
GIA 12 months	Default	USD	40:60	3.0795	40:60	3.2867	40:60	3.1510	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
Retail GIA 12 Months		USD	40:60	3.0795	40:60	3.2867	40:60	3.1510	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
GIA 24 months	Default	USD	40:60	3.0796	40:60	3.2867	40:60	3.1510	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
Retail GIA 24 Months		USD	40:60	3.0795	40:60	3.2867	40:60	3.1510	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
GIA 36 months	Default	USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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
Retail GIA 36 Months		USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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
GIA 48 months	Default	USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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
GIA 60 months	Default	USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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
Retail GIA 60 Months		USD	50:50	3.8493	50:50	4.1084	50:50	3.9386	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
GIA Plus 36 Months	Default	USD	70:30	N/A	70:30	N/A	70:30	N/A	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
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	Mar-23		Feb-23		Jan-23		Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-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	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	30:70	2.352505	30:70	2.462706
Retail GIA 3 Months	0-5M	MVR	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	20:80	1.5685	20:80	1.6423
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	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	25:75	N/A	25:75	N/A	25:75	N/A	20:80	N/A	20:80	N/A	20:80	N/A
GIA 6 months	Default	MVR	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	25:75	1.9600	25:75	2.0528
Retail GIA 6 Months	0-5M	MVR	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	20:80	1.5685	20:80	1.6423
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	20:80	N/A	20:80	N/A	20:80	N/A
Retail GIA 6 Months	> 10M	MVR	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	20:80	1.5685	20:80	1.6423
GIA 12 months	Default	MVR	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	35:65	2.7449	35:65	2.8741
Retail GIA 12 Months	0-5M	MVR	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	20:80	1.5685	20:80	1.6423
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	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	35:65	N/A	35:65	N/A	35:65	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 24 months	Default	MVR	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	40:60	3.1370	40:60	3.2847
Retail GIA 24 Months	0-5M	MVR	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	20:80	1.5685	20:80	1.6423
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	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	40:60	N/A	40:60	N/A	40:60	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 36 months	Default	MVR	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	40:60	3.1370	40:60	3.2847
Retail GIA 36 Months	0-5M	MVR	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	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	43:57	N/A	43:57	N/A	43:57	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 36 Months	> 10M	MVR	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	N/A	N/A	N/A	N/A
GIA 48 months	Default	MVR	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	40:60	3.1370	40:60	3.2846
GIA 60 months	Default	MVR	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	40:60	3.1370	40:60	3.2847
Retail GIA 60 Months	0-5M	MVR	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	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	49:51	N/A	49:51	N/A	49:51	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	50:50	N/A	50:50	N/A	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 6 Months	Default	MVR	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	65:35	5.0976	65:35	5.3376
GIA Plus 6 Months	Default	MVR	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	40:60	N/A	40:60	N/A
GIA 3 months	Default	USD	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	30:70	2.3527	30:70	2.4635
Retail GIA 3 Months		USD	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	30:70	2.3527	30:70	2.4635
GIA 6 months	Default	USD	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	30:70	2.3527	30:70	2.4634
Retail GIA 6 Months		USD	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	30:70	2.3527	30:70	2.4635
GIA 12 months	Default	USD	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	40:60	3.1370	40:60	3.2847
Retail GIA 12 Months		USD	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	40:60	3.1370	40:60	3.2847
GIA 24 months	Default	USD	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	40:60	3.1370	40:60	3.2846
Retail GIA 24 Months		USD	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	40:60	3.1370	40:60	3.2846
GIA 36 months	Default	USD	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	50:50	3.9212	50:50	4.1058
Retail GIA 36 Months		USD	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	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	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	50:50	3.9212	50:50	4.1058
GIA 60 months	Default	USD	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	50:50	3.9212	50:50	4.1058
Retail GIA 60 Months		USD	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	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	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	70:30	5.7481	70:30	5.4401
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	40:60	N/A	40:60	N/A	40:60	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	Jan-24		Dec-23		Nov-23		Oct-23		Sep-23		Aug-23		Jul-23		Jun-23		May-23		Apr-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.
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	N/A	12:88	N/A	12:88	N/A	12:88	N/A	12:88	N/A	12:88	N/A
GIA 3 months	Default	MVR	30:70	2.3095	30:70	2.4651	30:70	2.3633	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	2.5499
Institutional GIA 3 Months	0-5M	MVR	25:75	1.9247	25:75	2.0542	25:75	1.9694	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	2.1247
Institutional GIA 3 Months	5-10M	MVR	25:75	1.9247	25:75	2.0542	25:75	1.9694	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	2.1247
Institutional GIA 3 Months	> 10M	MVR	25:75	N/A	25:75	N/A	25:75	N/A	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	2.1247	25:75	N/A
GIA 6 months	Default	MVR	25:75	1.9245	25:75	2.0535	25:75	1.9696	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	2.1251
Institutional GIA 6 Months	0-5M	MVR	25:75	1.9247	25:75	2.0542	25:75	1.9694	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	2.1247
Institutional 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	2.0044	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.1247
Institutional GIA 6 Months	> 10M	MVR	25:75	1.9247	25:75	2.0542	25:75	1.9694	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	2.1247
GIA 12 months	Default	MVR	35:65	2.6946	35:65	2.8759	35:65	2.7571	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	2.9746
Institutional GIA 12 Months	0-5M	MVR	30:70	2.3096	30:70	2.4650	30:70	2.3633	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	2.5497
Institutional GIA 12 Months	5-10M	MVR	30:70	2.3096	30:70	2.4650	30:70	2.3633	30:70	2.3272	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	2.5497
Institutional GIA 12 Months	> 10M	MVR	35:65	2.6946	35:65	2.8759	35:65	2.7571	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	2.9746
GIA 24 months	Default	MVR	40:60	3.0795	40:60	3.2859	40:60	3.1510	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	3.3995
Institutional GIA 24 Months	0-5M	MVR	39:61	3.0024	39:61	3.2049	39:61	3.0721	39:61	3.0260	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	3.3142
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	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	40:60	N/A
GIA 36 months	Default	MVR	40:60	3.0795	40:60	3.2867	40:60	3.1510	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	3.3996
Institutional GIA 36 Months	0-5M	MVR	41:59	3.1565	41:59	3.3689	41:59	3.2298	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	3.4845
Institutional GIA 36 Months	5-10M	MVR	43:57	3.3105	43:57	3.5332	43:57	3.3873	43:57	3.3357	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	3.6545
Institutional GIA 36 Months	> 10M	MVR	45:55	3.4645	45:55	3.6975	45:55	3.5449	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	3.8245
GIA 48 months	Default	MVR	40:60	3.0795	40:60	3.2866	40:60	3.1509	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	3.3996
GIA 60 months	Default	MVR	40:60	3.0795	40:60	3.2867	40:60	3.1510	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	3.3995
Institutional GIA 60 Months	0-5M	MVR	48:52	3.6954	48:52	3.9444	48:52	3.7814	48:52	3.7230	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	4.0807
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	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	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	N/A	65:35	N/A
GIA Plus 6 Months	Default	MVR	40:60	2.5406	40:60	2.7115	40:60	2.5996	40:60	2.5600	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	2.8046
GIA 3 months	Default	USD	30:70	2.3096	30:70	2.4650	30:70	2.3633	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	2.5497
Institutional GIA 3 Months		USD	30:70	2.3096	30:70	2.4650	30:70	2.3633	30:70	2.3272	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
GIA 6 months	Default	USD	30:70	2.3096	30:70	2.4651	30:70	2.3632	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	2.5497
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	30:70	N/A
GIA 12 months	Default	USD	40:60	3.0795	40:60	3.2867	40:60	3.1510	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	3.3995
Institutional GIA 12 Months		USD	40:60	3.0795	40:60	3.2867	40:60	3.1510	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	3.3996
GIA 24 months	Default	USD	40:60	3.0796	40:60	3.2867	40:60	3.1510	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	3.3995
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	40:60	N/A
GIA 36 months	Default	USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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	4.2494
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	50:50	N/A
GIA 48 months	Default	USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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	4.2494
GIA 60 months	Default	USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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	4.2494
Institutional GIA 60 Months		USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	50:50	3.8787	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	4.2494
GIA Plus 36 Months	Default	USD	70:30	N/A	70:30	N/A	70:30	N/A	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	5.9492
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	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	Mar-23		Feb-23		Jan-23		Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-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	1.2301	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	N/A	N/A	N/A	N/A
GIA 3 months	Default	MVR	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	30:70	2.3525	30:70	2.4627
Institutional GIA 3 Months	0-5M	MVR	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	25:75	1.9606	25:75	2.0529
Institutional GIA 3 Months	5-10M	MVR	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	25:75	1.9606	25:75	2.0529
Institutional GIA 3 Months	> 10M	MVR	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	25:75	1.9606	25:75	2.0529
GIA 6 months	Default	MVR	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	25:75	1.9600	25:75	2.0528
Institutional GIA 6 Months	0-5M	MVR	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	15:85	1.1764	15:85	1.2317
Institutional GIA 6 Months	5-10M	MVR	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	10:90	N/A	10:90	N/A
Institutional GIA 6 Months	> 10M	MVR	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	10:90	N/A	10:90	N/A
GIA 12 months	Default	MVR	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	35:65	2.7449	35:65	2.8741
Institutional GIA 12 Months	0-5M	MVR	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	30:70	2.3527	30:70	2.4635
Institutional GIA 12 Months	5-10M	MVR	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	30:70	2.3527	30:70	2.4635
Institutional GIA 12 Months	> 10M	MVR	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	35:65	2.7449	35:65	2.8741
GIA 24 months	Default	MVR	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	40:60	3.1370	40:60	3.2847
Institutional GIA 24 Months	0-5M	MVR	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	22:78	1.7249	22:78	1.8068
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	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	40:60	N/A	40:60	N/A	40:60	N/A	35:65	N/A	35:65	N/A	35:65	N/A
GIA 36 months	Default	MVR	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	40:60	3.1370	40:60	3.2847
Institutional GIA 36 Months	0-5M	MVR	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	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	5-10M	MVR	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	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	> 10M	MVR	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	N/A	N/A	N/A	N/A
GIA 48 months	Default	MVR	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	40:60	3.1370	40:60	3.2846
GIA 60 months	Default	MVR	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	40:60	3.1370	40:60	3.2847
Institutional GIA 60 Months	0-5M	MVR	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	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	49:51	N/A	49:51	N/A	49:51	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	50:50	N/A	50:50	N/A	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	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	65:35	5.0976	65:35	5.3376
GIA Plus 6 Months	Default	MVR	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	40:60	N/A	40:60	N/A
GIA 3 months	Default	USD	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	30:70	2.3527	30:70	2.4635
Institutional GIA 3 Months		USD	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	30:70	2.3527	30:70	2.4635
GIA 6 months	Default	USD	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	30:70	2.3527	30:70	2.4634
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	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	40:60	3.1370	40:60	3.2847
Institutional GIA 12 Months		USD	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	40:60	N/A	40:60	N/A
GIA 24 months	Default	USD	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	40:60	3.1370	40:60	3.2846
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	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	50:50	3.9212	50:50	4.1058
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	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	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	50:50	3.9212	50:50	4.1058
GIA 60 months	Default	USD	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	50:50	3.9212	50:50	4.1058
Institutional GIA 60 Months		USD	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	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	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	70:30	5.4897	70:30	5.7481
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	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, Pro fit Sharing Rates shall be as per the respective brackets.

Rates for Existing GIAs & Deposits

Type of Account	Currency	Jan-24		Dec-23		Nov-23		Oct-23		Sep-23		Aug-23		Jul-23		Jun-23		May-23		Apr-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	0.7698	10:90	0.8216	10:90	0.7877	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
Savings Account	USD	10:90	0.7699	10:90	0.8217	10:90	0.7877	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
Kids Accounts	MVR	30:70	2.3096	30:70	2.4650	30:70	2.3632	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
Kids Accounts	USD	30:70	2.3096	30:70	2.4650	30:70	2.3632	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	2.5496
Kaamiyaabu Kids	MVR	40:60	3.0795	40:60	3.2867	40:60	3.1510	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
Kaamiyaabu Kids	USD	40:60	3.0795	40:60	3.2867	40:60	3.1510	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
Hajj Saving Deposit	MVR	43:57	4.3883	43:57	4.6836	43:57	4.4902	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
GIA 3 months	MVR	30:70	2.3095	30:70	2.4651	30:70	2.3633	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
GIA 3 months	USD	30:70	2.3096	30:70	2.4650	30:70	2.3633	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
GIA 6 months	MVR	25:75	1.9245	25:75	2.0535	25:75	1.9696	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
GIA 6 months	USD	30:70	2.3096	30:70	2.4651	30:70	2.3632	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
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	2.6946	35:65	2.8759	35:65	2.7571	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
GIA 12 months	USD	40:60	3.0795	40:60	3.2867	40:60	3.1510	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
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	3.0795	40:60	3.2859	40:60	3.1510	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
GIA 24 months	USD	40:60	3.0796	40:60	3.2867	40:60	3.1510	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
GIA 36 months	MVR	40:60	3.0795	40:60	3.2867	40:60	3.1510	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
GIA 36 months	USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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
GIA 48 months	MVR	40:60	3.0795	40:60	3.2866	40:60	3.1509	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
GIA 48 months	USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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
GIA 60 months	MVR	40:60	3.0795	40:60	3.2867	40:60	3.1510	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
GIA 60 months	USD	50:50	3.8494	50:50	4.1084	50:50	3.9388	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
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	N/A	65:35	N/A
GIA Plus 36 Months	USD	70:30	N/A	70:30	N/A	70:30	N/A	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
GIA Plus 6 Months	MVR	33:67	2.5406	33:67	2.7115	33:67	2.5996	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
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	Mar-23		Feb-23		Jan-23		Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-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	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	10:90	0.7842	10:90	0.8211
Savings Account	USD	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	10:90	0.7842	10:90	0.8211
Kids Accounts	MVR	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	30:70	2.3527	30:70	2.4634
Kids Accounts	USD	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	30:70	2.3527	30:70	2.4635
Kaamiyaabu Kids	MVR	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	40:60	3.1370	40:60	3.2847
Kaamiyaabu Kids	USD	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	40:60	3.1370	40:60	3.2847
Hajj Saving Deposit	MVR	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	43:57	N/A	43:57	N/A
GIA 3 months	MVR	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	30:70	2.3525	30:70	2.4627
GIA 3 months	USD	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	30:70	2.3527	30:70	2.4635
GIA 6 months	MVR	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	25:75	1.9600	25:75	2.0528
GIA 6 months	USD	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	30:70	2.3527	30:70	2.4634
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	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	35:65	2.7449	35:65	2.8741
GIA 12 months	USD	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	40:60	3.1370	40:60	3.2847
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	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	40:60	3.1370	40:60	3.2847
GIA 24 months	USD	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	40:60	3.1370	40:60	3.2846
GIA 36 months	MVR	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	40:60	3.1370	40:60	3.2847
GIA 36 months	USD	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	50:50	3.9212	50:50	4.1058
GIA 48 months	MVR	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	40:60	3.1370	40:60	3.2846
GIA 48 months	USD	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	50:50	3.9212	50:50	4.1058
GIA 60 months	MVR	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	40:60	3.1370	40:60	3.2847
GIA 60 months	USD	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	50:50	3.9212	50:50	4.1058
GIA Plus 36 Months	MVR	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	65:35	5.0976	65:35	5.3376
GIA Plus 36 Months	USD	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	70:30	5.4897	70:30	5.7481
GIA Plus 6 Months	MVR	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	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	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.