

Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	Sep-24		Aug-24		Jul-24		Jun-24		May-24		Apr-24		Mar-24		Feb-24		Jan-24	
			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	2.5679	30:70	2.5236	30:70	2.7850	30:70	2.5730	30:70	2.4712	30:70	2.5122	30:70	2.6876	30:70	2.5065	30:70	2.3095
Retail GIA 3 Months	0-5M	MVR	25:75	2.1407	25:75	2.1027	25:75	2.3209	25:75	2.1453	25:75	2.0591	25:75	2.0935	25:75	2.2397	25:75	2.0887	25:75	1.9247
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	2.0887	25:75	1.9247
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
GIA 6 months	Default	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A	25:75	2.1585	25:75	N/A	25:75	2.0881	25:75	1.9245
Retail GIA 6 Months	0-5M	MVR	25:75	2.1407	25:75	2.1026	25:75	2.3209	25:75	2.1453	25:75	2.0591	25:75	2.0935	25:75	2.2397	25:75	2.0887	25:75	1.9247
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
Retail GIA 6 Months	> 10M	MVR	25:75	2.1408	25:75	2.1027	25:75	2.3210	25:75	2.1453	25:75	2.0591	25:75	2.0935	25:75	2.2397	25:75	2.0887	25:75	1.9247
GIA 12 months	Default	MVR	35:65	2.9971	35:65	2.9438	35:65	3.2493	35:65	3.0035	35:65	2.8827	35:65	2.9309	35:65	3.1356	35:65	2.9242	35:65	2.6946
Retail GIA 12 Months	0-5M	MVR	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096
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	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096
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
GIA 24 months	Default	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
Retail GIA 24 Months	0-5M	MVR	39:61	3.3396	39:61	3.2802	39:61	3.6207	39:61	3.3467	39:61	3.2121	39:61	3.2659	39:61	3.4940	39:61	3.2584	39:61	3.0025
Retail GIA 24 Months	5-10M	MVR	39:61	3.3396	39:61	3.2802	39:61	3.6207	39:61	3.3467	39:61	3.2121	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
GIA 36 months	Default	MVR	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
Retail GIA 36 Months	0-5M	MVR	41:59	3.5108	41:59	3.4484	41:59	3.8064	41:59	3.5184	41:59	3.3769	41:59	3.4334	41:59	3.6731	41:59	3.4255	41:59	3.1565
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
Retail GIA 36 Months	> 10M	MVR	45:55	3.8534	45:55	3.7848	45:55	4.1777	45:55	3.8616	45:55	3.7063	45:55	3.7683	45:55	4.0315	45:55	3.7597	45:55	3.4645
GIA 48 months	Default	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	3.4359	40:60	3.2940	40:60	3.3498	40:60	3.5841	40:60	3.3427	40:60	3.0795
GIA 60 months	Default	MVR	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
Retail GIA 60 Months	0-5M	MVR	48:52	4.1103	48:52	4.0371	48:52	4.4562	48:52	4.1191	48:52	3.9534	48:52	4.0196	48:52	4.3003	48:52	4.0104	48:52	3.6954
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
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
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
GIA Plus 6 Months	Default	MVR	33:67	N/A	33:67	N/A	33:67	N/A	33:67	N/A	33:67	2.7180	33:67	2.7634	33:67	2.9564	33:67	2.7571	33:67	2.5406
GIA 3 months	Default	USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096
Retail GIA 3 Months		USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096
GIA 6 months	Default	USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096
Retail GIA 6 Months		USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096
GIA 12 months	Default	USD	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
Retail GIA 12 Months		USD	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
GIA 24 months	Default	USD	40:60	3.4253	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3497	40:60	3.5835	40:60	3.3420	40:60	3.0796
Retail GIA 24 Months		USD	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
GIA 36 months	Default	USD	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494
Retail GIA 36 Months		USD	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494
GIA 48 months	Default	USD	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494
Retail GIA 60 Months		USD	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2906	50:50	4.1180	50:50	4.1870	50:50	4.4794	50:50	4.1774	50:50	3.8493
GIA Plus 36 Months	Default	USD	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A
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

* 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-23		Nov-23		Oct-23		Sep-23		Aug-23		Jul-23		Jun-23		May-23		Apr-23		Mar-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
GIA 3 months	Default	MVR	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	2.0756	3.0756
Retail GIA 3 Months	0-5M	MVR	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	25:75	2.5626	2.5626
Retail GIA 3 Months	5-10M	MVR	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	25:75	N/A	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	N/A
GIA 6 months	Default	MVR	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	2.5627	2.5627
Retail GIA 6 Months	0-5M	MVR	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	25:75	2.5626	2.5626
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	N/A
Retail GIA 6 Months	> 10M	MVR	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	2.5626	2.5626
GIA 12 months	Default	MVR	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	3.5877	3.5877
Retail GIA 12 Months	0-5M	MVR	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	30:70	3.0751	3.0751
Retail GIA 12 Months	5-10M	MVR	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	30:70	N/A	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	N/A
GIA 24 months	Default	MVR	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	4.1002	4.1002
Retail GIA 24 Months	0-5M	MVR	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	39:61	3.9977	3.9977
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	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	N/A
GIA 36 months	Default	MVR	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	4.1002	4.1002
Retail GIA 36 Months	0-5M	MVR	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	4.2027	4.2027
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	N/A
Retail GIA 36 Months	> 10M	MVR	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	4.6127	4.6127
GIA 48 months	Default	MVR	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	4.1003	4.1003
GIA 60 months	Default	MVR	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	4.1002	4.1002
Retail GIA 60 Months	0-5M	MVR	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	48:52	4.9202	4.9202
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	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	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	N/A
GIA Plus 6 Months	Default	MVR	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	33:67	3.3827	3.3827
GIA 3 months	Default	USD	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	3.0751	3.0751
Retail GIA 3 Months		USD	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	3.0751	3.0751
GIA 6 months	Default	USD	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	3.0751	3.0751
Retail GIA 6 Months		USD	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	3.0751	3.0751
GIA 12 months	Default	USD	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	4.1002	4.1002
Retail GIA 12 Months		USD	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	4.1002	4.1002
GIA 24 months	Default	USD	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	4.1002	4.1002
Retail GIA 24 Months		USD	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	4.1002	4.1002
GIA 36 months	Default	USD	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	5.1252	5.1252
Retail GIA 36 Months		USD	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	5.1252	5.1252
GIA 48 months	Default	USD	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	5.1252	5.1252
Retail GIA 48 Months		USD	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	5.1252	5.1252
GIA 60 months	Default	USD	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	5.1252	5.1252
Retail GIA 60 Months		USD	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	50:50	5.1250	5.1250
GIA Plus 36 Months	Default	USD	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	7.1753	7.1753
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	N/A

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

Rates for Institutional GIA Deposits

Type of Account	Deposit Class	Currency	Sep-24		Aug-24		Jul-24		Jun-24		May-24		Apr-24		Mar-24		Feb-24		Jan-24			
			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
GIA 3 months	Default	MVR	30:70	2.5679	30:70	2.5236	30:70	2.7850	30:70	2.5730	30:70	2.4712	30:70	2.5122	30:70	2.6876	30:70	2.5065	30:70	2.3095	30:70	2.3095
Institutional GIA 3 Months	0-5M	MVR	25:75	2.1408	25:75	2.1027	25:75	2.3210	25:75	2.1453	25:75	2.0591	25:75	2.0935	25:75	2.2397	25:75	2.0887	25:75	2.0887	25:75	1.9247
Institutional GIA 3 Months	5-10M	MVR	25:75	N/A	25:75	N/A	25:75	2.3210	25:75	N/A	25:75	2.0591	25:75	2.0935	25:75	N/A	25:75	N/A	25:75	N/A	25:75	1.9247
Institutional GIA 3 Months	> 10M	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	2.1453	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	N/A	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A	25:75	2.1585	25:75	N/A	25:75	2.0881	25:75	2.0881	25:75	1.9245
Institutional GIA 6 Months	0-5M	MVR	25:75	2.1408	25:75	2.1027	25:75	2.3210	25:75	2.1453	25:75	2.0591	25:75	2.0935	25:75	2.2397	25:75	2.0887	25:75	2.0887	25:75	1.9247
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	N/A	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A
Institutional GIA 6 Months	> 10M	MVR	25:75	2.1408	25:75	2.1027	25:75	2.3210	25:75	2.1453	25:75	2.0591	25:75	2.0935	25:75	2.2397	25:75	2.0887	25:75	2.0887	25:75	1.9247
GIA 12 months	Default	MVR	35:65	2.9971	35:65	2.9438	35:65	3.2493	35:65	3.0035	35:65	2.8827	35:65	2.9309	35:65	3.1356	35:65	2.9242	35:65	2.9242	35:65	2.6946
Institutional GIA 12 Months	0-5M	MVR	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.5065	30:70	2.3096
Institutional GIA 12 Months	5-10M	MVR	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.5065	30:70	2.3096
Institutional 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	3.1356	35:65	2.9242	35:65	2.9242	35:65	2.6946
GIA 24 months	Default	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.3420	40:60	3.0795
Institutional GIA 24 Months	0-5M	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	3.2574	39:61	3.2574	39:61	3.0024
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	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.3420	40:60	3.0795
Institutional GIA 36 Months	0-5M	MVR	41:59	3.5109	41:59	3.4484	41:59	3.8064	41:59	3.5184	41:59	3.3769	41:59	3.4334	41:59	3.6731	41:59	3.4255	41:59	3.4255	41:59	3.1565
Institutional GIA 36 Months	5-10M	MVR	43:57	3.6821	43:57	3.6166	43:57	3.9920	43:57	3.6900	43:57	3.5416	43:57	3.6008	43:57	3.8523	43:57	3.5926	43:57	3.5926	43:57	3.3105
Institutional GIA 36 Months	> 10M	MVR	45:55	3.8534	45:55	3.7848	45:55	4.1777	45:55	3.8616	45:55	3.7063	45:55	3.7683	45:55	4.0315	45:55	3.7597	45:55	3.7597	45:55	3.4645
GIA 48 months	Default	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	3.4359	40:60	3.2940	40:60	3.3498	40:60	3.5841	40:60	3.3427	40:60	3.3427	40:60	3.0795
GIA 60 months	Default	MVR	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.3420	40:60	3.0795
Institutional GIA 60 Months	0-5M	MVR	48:52	4.1090	48:52	4.0378	48:52	4.4558	48:52	4.1187	48:52	3.9528	48:52	4.0187	48:52	4.2999	48:52	4.0109	48:52	4.0109	48:52	3.6954
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	N/A	65:35	N/A
GIA Plus 6 Months	Default	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	2.7180	40:60	2.7634	40:60	2.9564	40:60	2.7571	40:60	2.7571	40:60	2.5406
GIA 3 months	Default	USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.5065	30:70	2.3096
Institutional GIA 3 Months		USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.5065	30:70	2.3096
GIA 6 months	Default	USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.5065	30:70	2.3096
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	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.3420	40:60	3.0795
Institutional GIA 12 Months		USD	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.3420	40:60	3.0795
GIA 24 months	Default	USD	40:60	3.4253	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3497	40:60	3.5835	40:60	3.3420	40:60	3.3420	40:60	3.0796
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	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	4.1775	50:50	3.8494
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	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	4.1775	50:50	3.8494
GIA 60 months	Default	USD	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	4.1775	50:50	3.8494
Institutional GIA 60 Months		USD	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	4.1775	50:50	3.8494
GIA Plus 36 Months	Default	USD	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A
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-23		Nov-23		Oct-23		Sep-23		Aug-23		Jul-23		Jun-23		May-23		Apr-23		Mar-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	N/A	12:88	N/A	12:88	1.0070	12:88	1.0199	12:88	1.2301
GIA 3 months	Default	MVR	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	3.0756
Institutional GIA 3 Months	0-5M	MVR	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	2.5626
Institutional GIA 3 Months	5-10M	MVR	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	2.5626
Institutional GIA 3 Months	> 10M	MVR	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	N/A	25:75	2.5626
GIA 6 months	Default	MVR	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	2.5627
Institutional GIA 6 Months	0-5M	MVR	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	2.5626
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	2.0044	25:75	2.0241	25:75	2.2089	25:75	2.0979	25:75	2.1247	25:75	2.5626
Institutional GIA 6 Months	> 10M	MVR	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	2.5626
GIA 12 months	Default	MVR	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	3.5877
Institutional GIA 12 Months	0-5M	MVR	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	3.0751
Institutional GIA 12 Months	5-10M	MVR	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	3.0751
Institutional GIA 12 Months	> 10M	MVR	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	3.5877
GIA 24 months	Default	MVR	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	4.1002
Institutional GIA 24 Months	0-5M	MVR	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	3.9973
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	3.2867	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	4.1002
Institutional GIA 36 Months	0-5M	MVR	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	4.2027
Institutional GIA 36 Months	5-10M	MVR	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	4.4077
Institutional GIA 36 Months	> 10M	MVR	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	4.6127
GIA 48 months	Default	MVR	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	4.1003
GIA 60 months	Default	MVR	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	4.1002
Institutional GIA 60 Months	0-5M	MVR	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	4.9193
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	N/A	65:35	N/A
GIA Plus 6 Months	Default	MVR	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	3.3827
GIA 3 months	Default	USD	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	3.0751
Institutional GIA 3 Months		USD	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	2.4651	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	3.0751
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	3.2867	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	4.1002
Institutional GIA 12 Months		USD	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	4.1002
GIA 24 months	Default	USD	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	4.1002
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	4.1084	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	5.1252
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	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	5.1252
GIA 60 months	Default	USD	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	5.1252
Institutional GIA 60 Months		USD	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	5.1252
GIA Plus 36 Months	Default	USD	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	7.1753
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 Existing GIAs & Deposits

Type of Account	Currency	Sep-24		Aug-24		Jul-24		Jun-24		May-24		Apr-24		Mar-24		Feb-24		Jan-24	
		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	0.8563	10:90	0.8410	10:90	0.9284	10:90	0.8581	10:90	0.8236	10:90	0.8374	10:90	0.8959	10:90	0.8355	10:90	0.7698
Savings Account	USD	10:90	0.8563	10:90	0.8411	10:90	0.9284	10:90	0.8581	10:90	0.8236	10:90	0.8374	10:90	0.8959	10:90	0.8355	10:90	0.7699
Kids Accounts	MVR	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4708	30:70	2.5122	30:70	2.6876	30:70	2.5064	30:70	2.3096
Kids Accounts	USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4708	30:70	2.5122	30:70	2.6876	30:70	2.5065	30:70	2.3096
Kaamiyaabu Kids	MVR	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4325	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
Kaamiyaabu Kids	USD	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5835	40:60	3.3420	40:60	3.0795
Hajj Saving Deposit	MVR	43:57	3.6821	43:57	4.7941	43:57	5.2918	43:57	4.8914	43:57	4.6947	43:57	4.7732	43:57	5.1066	43:57	4.7624	43:57	4.3883
GIA 3 months	MVR	30:70	2.5679	30:70	2.5236	30:70	2.7850	30:70	2.5730	30:70	2.4712	30:70	2.5122	30:70	2.6876	30:70	2.5065	30:70	2.3095
GIA 3 months	USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096
GIA 6 months	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A	25:75	2.1585	25:75	N/A	25:75	2.0881	25:75	1.9245
GIA 6 months	USD	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096
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	2.3874	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
GIA 12 months	MVR	35:65	2.9971	35:65	2.9438	35:65	3.2493	35:65	3.0035	35:65	2.8827	35:65	2.9309	35:65	3.1356	35:65	2.9242	35:65	2.6946
GIA 12 months	USD	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
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
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
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
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
GIA 24 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
GIA 24 months	USD	40:60	3.4253	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3497	40:60	3.5835	40:60	3.3420	40:60	3.0796
GIA 36 months	MVR	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
GIA 36 months	USD	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494
GIA 48 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	3.4359	40:60	3.2940	40:60	3.3498	40:60	3.5841	40:60	3.3427	40:60	3.0795
GIA 48 months	USD	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494
GIA 60 months	MVR	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795
GIA 60 months	USD	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494
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
GIA Plus 36 Months	USD	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A	70:30	N/A
GIA Plus 6 Months	MVR	33:67	N/A	33:67	N/A	33:67	N/A	33:67	N/A	33:67	2.7180	33:67	2.7634	33:67	2.9564	33:67	2.7571	33:67	2.5406
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

* 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-23		Nov-23		Oct-23		Sep-23		Aug-23		Jul-23		Jun-23		May-23		Apr-23		Mar-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	0.8216	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	10:90	1.0250
Savings Account	USD	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	10:90	1.0250
Kids Accounts	MVR	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	30:70	3.0751
Kids Accounts	USD	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	30:70	3.0751
Kaamiyaabu Kids	MVR	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	4.1002
Kaamiyaabu Kids	USD	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	4.1002
Hajj Saving Deposit	MVR	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	43:57	5.8427
GIA 3 months	MVR	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	3.0756
GIA 3 months	USD	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	3.0751
GIA 6 months	MVR	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	2.5627
GIA 6 months	USD	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	3.0751
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	2.8759	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	3.5877
GIA 12 months	USD	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	4.1002
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	3.2859	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	4.1002
GIA 24 months	USD	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	4.1002
GIA 36 months	MVR	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	4.1002
GIA 36 months	USD	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	5.1252
GIA 48 months	MVR	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	4.1003
GIA 48 months	USD	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	5.1252
GIA 60 months	MVR	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	4.1002
GIA 60 months	USD	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	5.1252
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	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
GIA Plus 6 Months	MVR	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	33:67	3.3827
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.