

Rates for Retail GIA Deposits

| Type of Account | Deposit Class | Currency | Oct-24 | | 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. |
| GIA 3 months | Default | MVR | 30:70 | 2.6087 | 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 | 2.1753 | 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 | 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 | 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 | 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 | 2.1753 | 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 | 25:75 | N/A |
| Retail GIA 6 Months | > 10M | MVR | 25:75 | 2.1753 | 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 | 3.0454 | 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 | 2.6104 | 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 | 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 | 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 | 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 | 3.3935 | 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 | 3.3935 | 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 | 40:60 | N/A |
| GIA 36 months | Default | MVR | 40:60 | 3.4805 | 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 | 3.5675 | 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 | 43:57 | N/A |
| Retail GIA 36 Months | > 10M | MVR | 45:55 | 3.9155 | 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 | 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 | 3.4805 | 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 | 4.1766 | 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 | 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 | N/A | 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 | 2.6104 | 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 | 2.6104 | 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 | 2.6104 | 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 | 2.6104 | 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 | 3.4805 | 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 | 3.4805 | 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 | 2.4804 | 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 | 3.4805 | 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 | 4.3506 | 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 | 4.3506 | 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 | 4.3506 | 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 | 4.3506 | 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 | 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 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 | |
|----------------------|---------------|----------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|
| | | | 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 | 2.4651 | 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 | 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 | 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 |
| 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 |
| 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 |
| 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 | 2.0542 | 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 | 2.8759 | 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 | 2.4650 | 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 | 2.4650 | 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 |
| 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 |
| 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 |
| 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 |
| 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 | 3.2867 | 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 | 3.3689 | 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 | 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 | 2.4650 | 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 | 2.4650 | 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 | 2.4651 | 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 | 2.4650 | 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 | 3.2867 | 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 | 3.2867 | 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 | 3.2867 | 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 | 3.2867 | 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 | 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 | 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 | 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 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 |
| 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 |
| Retail 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 | 4.0481 | 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 | 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 |

* 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 | Oct-24 | | 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 | 2.6087 | 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 |
| Institutional GIA 3 Months | 0-5M | MVR | 25:75 | 2.1753 | 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 |
| Institutional GIA 3 Months | 5-10M | MVR | 25:75 | N/A | 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 | 1.9247 |
| Institutional GIA 3 Months | > 10M | MVR | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | N/A | 25:75 | 2.1453 | 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 | N/A | 25:75 | 2.1585 | 25:75 | N/A | 25:75 | 2.0881 | 25:75 | 1.9245 |
| Institutional GIA 6 Months | 0-5M | MVR | 25:75 | 2.1753 | 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 |
| 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 | 2.1753 | 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 | 3.0454 | 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 |
| Institutional GIA 12 Months | 0-5M | MVR | 30:70 | 2.6104 | 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 |
| Institutional GIA 12 Months | 5-10M | MVR | 30:70 | 2.6104 | 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 |
| 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 | N/A | 35:65 | 3.1356 | 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 | N/A | 40:60 | 3.2945 | 40:60 | 3.3496 | 40:60 | 3.5836 | 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 | N/A | 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 | 3.4805 | 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 |
| Institutional GIA 36 Months | 0-5M | MVR | 41:59 | 3.5675 | 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 | 3.1565 |
| Institutional GIA 36 Months | 5-10M | MVR | 43:57 | 3.7415 | 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 | 3.3105 |
| Institutional GIA 36 Months | > 10M | MVR | 45:55 | 3.9155 | 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 | 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 | 3.4805 | 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 |
| Institutional GIA 60 Months | 0-5M | MVR | 48:52 | 4.1771 | 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 | 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 | N/A | 40:60 | 2.7180 | 40:60 | 2.7634 | 40:60 | 2.9564 | 40:60 | 2.7571 | 40:60 | 2.5406 |
| GIA 3 months | Default | USD | 30:70 | 2.6104 | 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 |
| Institutional GIA 3 Months | | USD | 30:70 | 2.6103 | 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 | 2.6104 | 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 |
| 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 | 3.4805 | 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 |
| Institutional GIA 12 Months | | USD | 40:60 | 3.4805 | 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 | 2.4804 | 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 |
| 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 | 4.3506 | 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 |
| 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 | 4.3506 | 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 | Default | USD | 50:50 | 4.3506 | 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 |
| Institutional GIA 60 Months | | USD | 50:50 | 4.3506 | 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 | 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 | |
|-----------------------------|---------------|----------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|
| | | | 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 | 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 | 3.3995 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 Existing GIAs & Deposits

| Type of Account | Currency | Oct-24 | | 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. |
| Savings Account | MVR | 10:90 | 0.8701 | 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 | 0.8701 | 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 | 2.6103 | 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 | 2.6103 | 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 | 3.4805 | 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 | 3.4805 | 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 | 3.7415 | 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 |
| Hajj Saving Deposit | USD | 43:57 | 3.7415 | 43:57 | N/A | 43:58 | N/A | 43:59 | N/A | 43:60 | N/A | 43:61 | N/A | 43:62 | N/A | 43:63 | N/A | 43:64 | N/A | 43:65 | N/A |
| GIA 3 months | MVR | 30:70 | 2.6087 | 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 | 2.6104 | 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 | N/A | 25:75 | 2.1585 | 25:75 | N/A | 25:75 | 2.0881 | 25:75 | 1.9245 |
| GIA 6 months | USD | 30:70 | 2.6104 | 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 | 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 | 30:70 | N/A |
| GIA 12 months | MVR | 35:65 | 3.0454 | 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 | 3.4805 | 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 | 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 | N/A | 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 | 2.4804 | 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 | 3.4805 | 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 | 4.3506 | 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 | 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 | 4.3506 | 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 | 3.4805 | 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 | 4.3506 | 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 | 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 | 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 | 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 | 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 | |
|---------------------|----------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|
| | | 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| Hajj Saving Deposit | USD | 43:66 | N/A | 43:67 | N/A | 43:68 | N/A | 43:69 | N/A | 43:70 | N/A | 43:71 | N/A | 43:72 | N/A | 43:73 | N/A | 43:74 | N/A |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 | 2.8759 | 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 | 3.2867 | 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 |
| 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 | 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 | 3.2867 | 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 | 3.2867 | 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 | 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 | 3.2866 | 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 | 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 | 3.2867 | 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 | 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 |
| 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 |
| 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 |
| 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.