

Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	Dec-24		Nov-24		Oct-24		Sep-24		Aug-24		Jul-24		Jun-24		May-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.
GIA 3 months	Default	MVR	30:70	2.5338	30:70	2.5254	30:70	2.6087	30:70	2.5679	30:70	2.5236	30:70	2.7850	30:70	2.5730	30:70	2.4712
Retail GIA 3 Months	0-5M	MVR	25:75	2.1114	25:75	2.1038	25:75	2.1753	25:75	2.1407	25:75	2.1027	25:75	2.3209	25:75	2.1453	25:75	2.0591
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
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
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	N/A	25:75	N/A
Retail GIA 6 Months	0-5M	MVR	25:75	2.1113	25:75	2.1038	25:75	2.1753	25:75	2.1407	25:75	2.1026	25:75	2.3209	25:75	2.1453	25:75	2.0591
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
Retail GIA 6 Months	> 10M	MVR	25:75	2.1114	25:75	2.1038	25:75	2.1753	25:75	2.1408	25:75	2.1027	25:75	2.3210	25:75	2.1453	25:75	2.0591
GIA 12 months	Default	MVR	35:65	2.9559	35:65	2.9454	35:65	3.0454	35:65	2.9971	35:65	2.9438	35:65	3.2493	35:65	3.0035	35:65	2.8827
Retail GIA 12 Months	0-5M	MVR	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709
Retail GIA 12 Months	5-10M	MVR	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
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
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	N/A	40:60	N/A	40:60	3.2945
Retail GIA 24 Months	0-5M	MVR	39:61	3.2937	39:61	3.2820	39:61	3.3935	39:61	3.3396	39:61	3.2802	39:61	3.6207	39:61	3.3467	39:61	3.2121
Retail GIA 24 Months	5-10M	MVR	39:61	3.2937	39:61	3.2820	39:61	3.3935	39:61	3.3396	39:61	3.2802	39:61	3.6207	39:61	3.3467	39:61	3.2121
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
GIA 36 months	Default	MVR	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
Retail GIA 36 Months	0-5M	MVR	41:59	3.4626	41:59	3.4503	41:59	3.5675	41:59	3.5108	41:59	3.4484	41:59	3.8064	41:59	3.5184	41:59	3.3769
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
Retail GIA 36 Months	> 10M	MVR	45:55	3.8005	45:55	3.7869	45:55	3.9155	45:55	3.8534	45:55	3.7848	45:55	4.1777	45:55	3.8616	45:55	3.7063
GIA 48 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	N/A	40:60	N/A	40:60	3.2940
GIA 60 months	Default	MVR	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
Retail GIA 60 Months	0-5M	MVR	48:52	4.0538	48:52	4.0394	48:52	4.1766	48:52	4.1103	48:52	4.0371	48:52	4.4562	48:52	4.1191	48:52	3.9534
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
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
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
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	N/A	33:67	N/A	33:67	2.7180
GIA 3 months	Default	USD	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709
Retail GIA 3 Months		USD	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709
GIA 6 months	Default	USD	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709
Retail GIA 6 Months		USD	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709
GIA 12 months	Default	USD	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
Retail GIA 12 Months		USD	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
GIA 24 months	Default	USD	40:60	3.3782	40:60	3.3662	40:60	2.4804	40:60	3.4253	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
Retail GIA 24 Months		USD	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
GIA 36 months	Default	USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181
Retail GIA 36 Months		USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181
GIA 48 months	Default	USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181
GIA 60 months	Default	USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181
Retail GIA 60 Months		USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2906	50:50	4.1180
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
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

\* 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	Apr-24		Mar-24		Feb-24		Jan-24		Dec-23		Nov-23		Oct-23		Sep-23		Aug-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	2.5122	30:70	2.6876	30:70	2.5065	30:70	2.3095	30:70	2.4651	30:70	2.3633	30:70	2.3271	30:70	2.4513	30:70	2.4042
Retail GIA 3 Months	0-5M	MVR	25:75	2.0935	25:75	2.2397	25:75	2.0887	25:75	1.9247	25:75	2.0542	25:75	1.9694	25:75	1.9393	25:75	2.0431	25:75	2.0043
Retail GIA 3 Months	5-10M	MVR	25:75	N/A	25:75	N/A	25:75	2.0887	25:75	1.9247	25:75	2.0542	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	2.1585	25:75	N/A	25:75	2.0881	25:75	1.9245	25:75	2.0535	25:75	1.9696	25:75	1.9397	25:75	2.0429	25:75	2.0041
Retail GIA 6 Months	0-5M	MVR	25:75	2.0935	25:75	2.2397	25:75	2.0887	25:75	1.9247	25:75	2.0542	25:75	1.9694	25:75	1.9393	25:75	2.0430	25:75	2.0043
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	2.0935	25:75	2.2397	25:75	2.0887	25:75	1.9247	25:75	2.0542	25:75	1.9694	25:75	1.9394	25:75	2.0431	25:75	2.0044
GIA 12 months	Default	MVR	35:65	2.9309	35:65	3.1356	35:65	2.9242	35:65	2.6946	35:65	2.8759	35:65	2.7571	35:65	2.7151	35:65	2.8603	35:65	2.8061
Retail GIA 12 Months	0-5M	MVR	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096	30:70	2.4650	30:70	2.3633	30:70	2.3272	30:70	2.4517	30:70	2.4052
Retail GIA 12 Months	5-10M	MVR	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096	30:70	2.4650	30:70	2.3633	30:70	2.3272	30:70	2.4517	30:70	2.4052
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	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2859	40:60	3.1510	40:60	3.1035	40:60	3.2686	40:60	3.2064
Retail GIA 24 Months	0-5M	MVR	39:61	3.2659	39:61	3.4940	39:61	3.2584	39:61	3.0025	39:61	3.2045	39:61	3.0722	39:61	3.0254	39:61	3.1872	39:61	3.1268
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	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
Retail GIA 36 Months	0-5M	MVR	41:59	3.4334	41:59	3.6731	41:59	3.4255	41:59	3.1565	41:59	3.3689	41:59	3.2298	41:59	3.1806	41:59	3.3506	41:59	3.2871
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	3.7683	45:55	4.0315	45:55	3.7597	45:55	3.4645	45:55	3.6975	45:55	3.5449	45:55	3.4909	45:55	3.6775	45:55	3.6078
GIA 48 months	Default	MVR	40:60	3.3498	40:60	3.5841	40:60	3.3427	40:60	3.0795	40:60	3.2866	40:60	3.1509	40:60	3.1033	40:60	3.2686	40:60	3.2074
GIA 60 months	Default	MVR	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
Retail GIA 60 Months	0-5M	MVR	48:52	4.0196	48:52	4.3003	48:52	4.0104	48:52	3.6954	48:52	3.9440	48:52	3.7812	48:52	3.7236	48:52	3.9227	48:52	3.8484
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	2.7634	33:67	2.9564	33:67	2.7571	33:67	2.5406	33:67	2.7115	33:67	2.5996	33:67	2.5600	33:67	2.6969	33:67	2.6457
GIA 3 months	Default	USD	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096	30:70	2.4650	30:70	2.3633	30:70	2.3272	30:70	2.4517	30:70	2.4052
Retail GIA 3 Months		USD	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096	30:70	2.4650	30:70	2.3633	30:70	2.3272	30:70	2.4517	30:70	2.4052
GIA 6 months	Default	USD	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096	30:70	2.4651	30:70	2.3632	30:70	2.3273	30:70	2.4517	30:70	2.4052
Retail GIA 6 Months		USD	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096	30:70	2.4650	30:70	2.3633	30:70	2.3272	30:70	2.4517	30:70	2.4052
GIA 12 months	Default	USD	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
Retail GIA 12 Months		USD	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
GIA 24 months	Default	USD	40:60	3.3497	40:60	3.5835	40:60	3.3420	40:60	3.0796	40:60	3.2867	40:60	3.1510	40:60	3.1029	40:60	3.2689	40:60	3.2070
Retail GIA 24 Months		USD	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
GIA 36 months	Default	USD	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494	50:50	4.1084	50:50	3.9388	50:50	3.8787	50:50	4.0861	50:50	4.0087
Retail GIA 36 Months		USD	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494	50:50	4.1084	50:50	3.9388	50:50	3.8787	50:50	4.0861	50:50	4.0087
GIA 48 months	Default	USD	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494	50:50	4.1084	50:50	3.9388	50:50	3.8787	50:50	4.0861	50:50	4.0087
GIA 60 months	Default	USD	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494	50:50	4.1084	50:50	3.9388	50:50	3.8787	50:50	4.0861	50:50	4.0087
Retail GIA 60 Months		USD	50:50	4.1870	50:50	4.4794	50:50	4.1774	50:50	3.8493	50:50	4.1084	50:50	3.9386	50:50	3.8787	50:50	4.0861	50:50	4.0087
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	5.4302	70:30	5.7206	70:30	5.6122
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 Institutional GIA Deposits

Type of Account	Deposit Class	Currency	Dec-24		Nov-24		Oct-24		Sep-24		Aug-24		Jul-24		Jun-24		May-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
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	N/A
GIA 3 months	Default	MVR	30:70	2.5338	30:70	2.5254	30:70	2.6087	30:70	2.5679	30:70	2.5236	30:70	2.7850	30:70	2.5730	30:70	2.4712	N/A
Institutional GIA 3 Months	0-5M	MVR	25:75	2.1114	25:75	2.1038	25:75	2.1753	25:75	2.1408	25:75	2.1027	25:75	2.3210	25:75	2.1453	25:75	2.0591	N/A
Institutional 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	2.3210	25:75	N/A	25:75	2.0591	N/A
Institutional 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	2.1453	25:75	N/A	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	N/A	25:75	N/A	N/A
Institutional GIA 6 Months	0-5M	MVR	25:75	2.1114	25:75	2.1038	25:75	2.1753	25:75	2.1408	25:75	2.1027	25:75	2.3210	25:75	2.1453	25:75	2.0591	N/A
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	N/A
Institutional GIA 6 Months	> 10M	MVR	25:75	2.1114	25:75	2.1038	25:75	2.1753	25:75	2.1408	25:75	2.1027	25:75	2.3210	25:75	2.1453	25:75	2.0591	N/A
GIA 12 months	Default	MVR	35:65	2.9559	35:65	2.9454	35:65	3.0454	35:65	2.9971	35:65	2.9438	35:65	3.2493	35:65	3.0035	35:65	2.8827	N/A
Institutional GIA 12 Months	0-5M	MVR	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	N/A
Institutional GIA 12 Months	5-10M	MVR	30:70	N/A	30:70	N/A	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	N/A
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	N/A	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	N/A	40:60	N/A	40:60	N/A	3.2945
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	N/A
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	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	N/A
GIA 36 months	Default	MVR	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	N/A
Institutional GIA 36 Months	0-5M	MVR	41:59	3.4626	41:59	3.4503	41:59	3.5675	41:59	3.5109	41:59	3.4484	41:59	3.8064	41:59	3.5184	41:59	3.3769	N/A
Institutional GIA 36 Months	5-10M	MVR	43:57	3.6315	43:57	3.6186	43:57	3.7415	43:57	3.6821	43:57	3.6166	43:57	3.9920	43:57	3.6900	43:57	3.5416	N/A
Institutional GIA 36 Months	> 10M	MVR	45:55	3.8005	45:55	3.7869	45:55	3.9155	45:55	3.8534	45:55	3.7848	45:55	4.1777	45:55	3.8616	45:55	3.7063	N/A
GIA 48 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	N/A	40:60	3.4359	40:60	3.2940	N/A
GIA 60 months	Default	MVR	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	N/A
Institutional GIA 60 Months	0-5M	MVR	48:52	4.0543	48:52	4.0406	48:52	4.1771	48:52	4.1090	48:52	4.0378	48:52	4.4558	48:52	4.1187	48:52	3.9528	N/A
Institutional GIA 60 Months	5-10M	MVR	49:51	N/A	49:51	N/A	49:51	N/A	49:51	N/A	49:51	N/A	49:51	N/A	49:51	N/A	49:51	N/A	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	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	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	N/A	40:60	N/A	40:60	N/A	2.7180
GIA 3 months	Default	USD	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	N/A
Institutional GIA 3 Months		USD	30:70	2.5336	30:70	2.2462	30:70	2.6103	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	N/A
GIA 6 months	Default	USD	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709	N/A
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	N/A
GIA 12 months	Default	USD	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	N/A
Institutional GIA 12 Months		USD	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	N/A
GIA 24 months	Default	USD	40:60	3.3782	40:60	3.3662	40:60	2.4804	40:60	3.4253	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945	N/A
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	N/A
GIA 36 months	Default	USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	N/A
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	N/A
GIA 48 months	Default	USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	N/A
GIA 60 months	Default	USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	N/A
Institutional GIA 60 Months		USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181	N/A
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	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	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	Apr-24		Mar-24		Feb-24		Jan-24		Dec-23		Nov-23		Oct-23		Sep-23		Aug-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	N/A	12:88	N/A	12:88	N/A
GIA 3 months	Default	MVR	30:70	2.5122	30:70	2.6876	30:70	2.5065	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	2.4042
Institutional GIA 3 Months	0-5M	MVR	25:75	2.0935	25:75	2.2397	25:75	2.0887	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	2.0044
Institutional GIA 3 Months	5-10M	MVR	25:75	2.0935	25:75	N/A	25:75	N/A	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	2.0044
Institutional 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	2.0431	25:75	2.0044	25:75	2.0044
GIA 6 months	Default	MVR	25:75	2.1585	25:75	N/A	25:75	2.0881	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	2.0041
Institutional GIA 6 Months	0-5M	MVR	25:75	2.0935	25:75	2.2397	25:75	2.0887	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	2.0044
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	2.0044	25:75	2.0044
Institutional GIA 6 Months	> 10M	MVR	25:75	2.0935	25:75	2.2397	25:75	2.0887	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	2.0044
GIA 12 months	Default	MVR	35:65	2.9309	35:65	3.1356	35:65	2.9242	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	2.8061
Institutional GIA 12 Months	0-5M	MVR	30:70	2.5122	30:70	2.6877	30:70	2.5065	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	2.4052
Institutional GIA 12 Months	5-10M	MVR	30:70	2.5122	30:70	2.6877	30:70	2.5065	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
Institutional GIA 12 Months	> 10M	MVR	35:65	N/A	35:65	3.1356	35:65	2.9242	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	2.8061
GIA 24 months	Default	MVR	40:60	3.3496	40:60	3.5836	40:60	3.3420	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	3.2064
Institutional GIA 24 Months	0-5M	MVR	39:61	N/A	39:61	N/A	39:61	3.2574	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	3.1272
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	3.3496	40:60	3.5836	40:60	3.3420	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	3.2070
Institutional GIA 36 Months	0-5M	MVR	41:59	3.4334	41:59	3.6731	41:59	3.4255	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	3.2871
Institutional GIA 36 Months	5-10M	MVR	43:57	3.6008	43:57	3.8523	43:57	3.5926	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	3.4475
Institutional GIA 36 Months	> 10M	MVR	45:55	3.7683	45:55	4.0315	45:55	3.7597	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	3.6078
GIA 48 months	Default	MVR	40:60	3.3498	40:60	3.5841	40:60	3.3427	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	3.2074
GIA 60 months	Default	MVR	40:60	3.3496	40:60	3.5836	40:60	3.3420	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	3.2070
Institutional GIA 60 Months	0-5M	MVR	48:52	4.0187	48:52	4.2999	48:52	4.0109	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	3.8478
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	2.7634	40:60	2.9564	40:60	2.7571	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	2.6457
GIA 3 months	Default	USD	30:70	2.5122	30:70	2.6877	30:70	2.5065	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	2.4052
Institutional GIA 3 Months		USD	30:70	2.5122	30:70	2.6877	30:70	2.5065	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	2.4052
GIA 6 months	Default	USD	30:70	2.5122	30:70	2.6877	30:70	2.5065	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	2.4052
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	3.3496	40:60	3.5836	40:60	3.3420	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	3.2070
Institutional GIA 12 Months		USD	40:60	3.3496	40:60	3.5836	40:60	3.3420	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	3.2070
GIA 24 months	Default	USD	40:60	3.3497	40:60	3.5835	40:60	3.3420	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	3.2070
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	4.1870	50:50	4.4794	50:50	4.1775	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	4.0087
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	4.1870	50:50	4.4794	50:50	4.1775	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	4.0087
GIA 60 months	Default	USD	50:50	4.1870	50:50	4.4794	50:50	4.1775	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	4.0087
Institutional GIA 60 Months		USD	50:50	4.1870	50:50	4.4794	50:50	4.1775	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	4.0087
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	5.4302	70:30	5.7206	70:30	5.6122	70:30	5.6122
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	Dec-24		Nov-24		Oct-24		Sep-24		Aug-24		Jul-24		Jun-24		May-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.
Savings Account	MVR	10:90	0.8445	10:90	0.8415	10:90	0.8701	10:90	0.8563	10:90	0.8410	10:90	0.9284	10:90	0.8581	10:90	0.8236
Savings Account	USD	10:90	0.8445	10:90	0.8415	10:90	0.8701	10:90	0.8563	10:90	0.8411	10:90	0.9284	10:90	0.8581	10:90	0.8236
Kids Accounts	MVR	30:70	2.5336	30:70	2.5246	30:70	2.6103	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4708
Kids Accounts	USD	30:70	2.5336	30:70	2.5246	30:70	2.6103	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4708
Kaamiyaabu Kids	MVR	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4325	40:60	3.2945
Kaamiyaabu Kids	USD	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
Bingaa Trx	MVR	90:10	0.8437	90:10	0.8410	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Trx	USD	90:10	0.8426	90:10	0.2289	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Save	MVR	30:70	2.5337	30:70	2.5234	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Save	USD	30:70	2.5328	30:70	2.4934	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Invest	MVR	40:60	3.3786	40:60	3.3659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Invest	USD	40:60	3.3785	40:60	3.3680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Hajj Saving Deposit	MVR	43:57	3.6315	43:57	3.6186	43:57	3.7415	43:57	3.6821	43:57	4.7941	43:57	5.2918	43:57	4.8914	43:57	4.6947
Hajj Saving Deposit	USD	43:57	3.6315	43:57	3.6185	43:57	3.7415	43:57	N/A	43:58	N/A	43:59	N/A	43:60	N/A	43:61	N/A
GIA 3 months	MVR	30:70	2.5338	30:70	2.5254	30:70	2.6087	30:70	2.5679	30:70	2.5236	30:70	2.7850	30:70	2.5730	30:70	2.4712
GIA 3 months	USD	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709
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	N/A	25:75	N/A
GIA 6 months	USD	30:70	2.5336	30:70	2.5246	30:70	2.6104	30:70	2.5689	30:70	2.5232	30:70	2.7851	30:70	2.5744	30:70	2.4709
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
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
GIA 12 months	MVR	35:65	2.9559	35:65	2.9454	35:65	3.0454	35:65	2.9971	35:65	2.9438	35:65	3.2493	35:65	3.0035	35:65	2.8827
GIA 12 months	USD	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
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
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
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
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
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	N/A	40:60	N/A	40:60	3.2945
GIA 24 months	USD	40:60	3.3782	40:60	3.3662	40:60	2.4804	40:60	3.4253	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
GIA 36 months	MVR	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
GIA 36 months	USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181
GIA 48 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	3.4359	40:60	3.2940
GIA 48 months	USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181
GIA 60 months	MVR	40:60	3.3782	40:60	3.3662	40:60	3.4805	40:60	3.4252	40:60	3.3643	40:60	3.7135	40:60	3.4326	40:60	3.2945
GIA 60 months	USD	50:50	4.2227	50:50	4.2077	50:50	4.3506	50:50	4.2815	50:50	4.2053	50:50	4.6419	50:50	4.2907	50:50	4.1181
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
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
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	N/A	33:67	N/A	33:67	2.7180
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

\* 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	Apr-24		Mar-24		Feb-24		Jan-24		Dec-23		Nov-23		Oct-23		Sep-23		Aug-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	0.8374	10:90	0.8959	10:90	0.8355	10:90	0.7698	10:90	0.8216	10:90	0.7877	10:90	0.7757	10:90	0.8172	10:90	0.8017
Savings Account	USD	10:90	0.8374	10:90	0.8959	10:90	0.8355	10:90	0.7699	10:90	0.8217	10:90	0.7877	10:90	0.7757	10:90	0.8172	10:90	0.8017
Kids Accounts	MVR	30:70	2.5122	30:70	2.6876	30:70	2.5064	30:70	2.3096	30:70	2.4650	30:70	2.3632	30:70	2.3272	30:70	2.4516	30:70	2.4052
Kids Accounts	USD	30:70	2.5122	30:70	2.6876	30:70	2.5065	30:70	2.3096	30:70	2.4650	30:70	2.3632	30:70	2.3272	30:70	2.4517	30:70	2.4052
Kaamiyaabu Kids	MVR	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
Kaamiyaabu Kids	USD	40:60	3.3496	40:60	3.5835	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
Bingaa Trx	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Trx	USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Save	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Save	USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Invest	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Invest	USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Hajj Saving Deposit	MVR	43:57	4.7732	43:57	5.1066	43:57	4.7624	43:57	4.3883	43:57	4.6836	43:57	4.4902	43:57	4.4218	43:57	4.6582	43:57	4.5699
Hajj Saving Deposit	USD	43:62	N/A	43:63	N/A	43:64	N/A	43:65	N/A	43:66	N/A	43:67	N/A	43:68	N/A	43:69	N/A	43:70	N/A
GIA 3 months	MVR	30:70	2.5122	30:70	2.6876	30:70	2.5065	30:70	2.3095	30:70	2.4651	30:70	2.3633	30:70	2.3271	30:70	2.4513	30:70	2.4042
GIA 3 months	USD	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096	30:70	2.4650	30:70	2.3633	30:70	2.3272	30:70	2.4517	30:70	2.4052
GIA 6 months	MVR	25:75	2.1585	25:75	N/A	25:75	2.0881	25:75	1.9245	25:75	2.0535	25:75	1.9696	25:75	1.9397	25:75	2.0429	25:75	2.0041
GIA 6 months	USD	30:70	2.5122	30:70	2.6877	30:70	2.5065	30:70	2.3096	30:70	2.4651	30:70	2.3632	30:70	2.3273	30:70	2.4517	30:70	2.4052
GIA 9 months	MVR	30:70	2.3874	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	2.9309	35:65	3.1356	35:65	2.9242	35:65	2.6946	35:65	2.8759	35:65	2.7571	35:65	2.7151	35:65	2.8603	35:65	2.8061
GIA 12 months	USD	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
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	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2859	40:60	3.1510	40:60	3.1035	40:60	3.2686	40:60	3.2064
GIA 24 months	USD	40:60	3.3497	40:60	3.5835	40:60	3.3420	40:60	3.0796	40:60	3.2867	40:60	3.1510	40:60	3.1029	40:60	3.2689	40:60	3.2070
GIA 36 months	MVR	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
GIA 36 months	USD	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494	50:50	4.1084	50:50	3.9388	50:50	3.8787	50:50	4.0861	50:50	4.0087
GIA 48 months	MVR	40:60	3.3498	40:60	3.5841	40:60	3.3427	40:60	3.0795	40:60	3.2866	40:60	3.1509	40:60	3.1033	40:60	3.2686	40:60	3.2074
GIA 48 months	USD	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494	50:50	4.1084	50:50	3.9388	50:50	3.8787	50:50	4.0861	50:50	4.0087
GIA 60 months	MVR	40:60	3.3496	40:60	3.5836	40:60	3.3420	40:60	3.0795	40:60	3.2867	40:60	3.1510	40:60	3.1030	40:60	3.2689	40:60	3.2070
GIA 60 months	USD	50:50	4.1870	50:50	4.4794	50:50	4.1775	50:50	3.8494	50:50	4.1084	50:50	3.9388	50:50	3.8787	50:50	4.0861	50:50	4.0087
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	5.4302	70:30	5.7206	70:30	5.6122
GIA Plus 6 Months	MVR	33:67	2.7634	33:67	2.9564	33:67	2.7571	33:67	2.5406	33:67	2.7115	33:67	2.5996	33:67	2.5600	33:67	2.6969	33:67	2.6457
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 n Sharing Rates shall be as per the respective brackets.