

Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	Jan-22		Dec-21		Nov-21		Oct-21		Sep-21		Aug-21		Jul-21	
			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	2.3934	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3503	30:70	2.5683
Retail GIA 3 Months	0-5M	MVR	20:80	1.5956	20:80	1.6578	20:80	1.6876	20:80	1.6804	20:80	1.7001	20:80	1.5669	20:80	1.7122
Retail GIA 3 Months	5-10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
Retail GIA 3 Months	> 10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
GIA 6 months	Default	MVR	25:75	1.9945	25:75	2.0723	25:75	2.1094	25:75	2.1005	25:75	2.1261	25:75	1.9586	25:75	2.1402
Retail GIA 6 Months	0-5M	MVR	20:80	1.5956	20:80	1.6578	20:80	1.6876	20:80	1.6804	20:80	1.7009	20:80	1.5669	20:80	1.7123
Retail GIA 6 Months	5-10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
Retail GIA 6 Months	> 10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
GIA 12 months	Default	MVR	35:65	2.7923	35:65	2.9012	35:65	2.9532	35:65	2.9408	35:65	2.9765	35:65	2.7420	35:65	2.9963
Retail GIA 12 Months	0-5M	MVR	20:80	1.5956	20:80	1.6578	20:80	1.6876	20:80	1.6804	20:80	1.7009	20:80	1.5669	20:80	1.7122
Retail GIA 12 Months	5-10M	MVR	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A
Retail GIA 12 Months	> 10M	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 24 months	Default	MVR	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1337	40:60	3.4244
Retail GIA 24 Months	0-5M	MVR	20:80	1.5956	20:80	1.6578	20:80	1.6876	20:80	1.6804	20:80	1.7009	20:80	1.5669	20:80	1.7122
Retail GIA 24 Months	5-10M	MVR	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A
Retail GIA 24 Months	> 10M	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 36 months	Default	MVR	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337	40:60	3.4244
GIA 48 months	Default	MVR	40:60	3.1912	40:60	3.3157	40:60	3.3752	40:60	3.3608	40:60	3.4017	40:60	3.1338	40:60	3.4244
GIA 60 months	Default	MVR	40:60	3.1912	40:60	3.1567	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1338	40:60	3.4244
GIA Plus 36 Months	Default	MVR	65:35	5.1857	65:35	5.3880	65:35	5.4846	65:35	5.8815	65:35	5.5278	65:35	5.0923	65:35	5.5646
GIA Plus 6 Months	Default	MVR	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337	40:60	3.4244
GIA 3 months	Default	USD	30:70	2.3934	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3503	30:70	2.5683
Retail GIA 3 Months		USD	30:70	2.3934	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3503	30:70	2.5683
GIA 6 months	Default	USD	30:70	2.3934	30:70	2.4868	30:70	2.5313	30:70	2.5207	30:70	2.5513	30:70	2.3503	30:70	2.5683
Retail GIA 6 Months		USD	30:70	2.3934	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3505	30:70	N/A
GIA 12 months	Default	USD	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337	40:60	3.4244
Retail GIA 12 Months		USD	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1335	40:60	N/A
GIA 24 months	Default	USD	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1338	40:60	3.4244
Retail GIA 24 Months		USD	40:60	3.1911	40:60	3.3158	40:60	3.3750	40:60	3.3608	40:60	3.4017	40:60	3.1342	40:60	N/A
GIA 36 months	Default	USD	50:50	3.9890	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.1337	50:50	4.2805
GIA 48 months	Default	USD	50:50	3.9890	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.9171	50:50	4.2805
GIA 60 months	Default	USD	50:50	3.9890	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.9172	50:50	4.2805
GIA Plus 36 Months	Default	USD	70:30	5.5846	70:30	5.8025	70:30	5.9065	70:30	5.8815	70:30	5.9530	70:30	5.0923	70:30	5.9927
GIA Plus 6 Months	Default	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	3.1337	40:60	N/A

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

Rates for Institutional GIA Deposits

Type of Account	Deposit Class	Currency	Jan-22		Dec-21		Nov-21		Oct-21		Sep-21		Aug-21		Jul-21	
			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	2.3934	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3503	30:70	2.5683
Institutional GIA 3 Months	0-5M	MVR	25:75	1.9945	25:75	2.0723	25:75	2.1094	25:75	2.1005	25:75	2.1261	25:75	1.9586	25:75	2.1402
Institutional GIA 3 Months	5-10M	MVR	25:75	1.9945	25:75	2.0723	25:75	2.1095	25:75	2.1005	25:75	2.1261	25:75	1.9586	25:75	2.1402
Institutional GIA 3 Months	> 10M	MVR	25:75	1.9945	25:75	2.0723	25:75	2.1095	25:75	2.1005	25:75	2.1261	25:75	1.9586	25:75	N/A
GIA 6 months	Default	MVR	25:75	1.9945	25:75	2.0723	25:75	2.1094	25:75	2.1005	25:75	2.1261	25:75	1.9586	25:75	2.1402
Institutional GIA 6 Months	0-5M	MVR	15:85	1.1967	15:85	1.2434	15:85	1.2657	15:85	1.2603	15:85	1.2756	15:85	1.1751	15:85	1.2842
Institutional GIA 6 Months	5-10M	MVR	10:90	0.7978	10:90	0.8289	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
Institutional GIA 6 Months	> 10M	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 12 months	Default	MVR	35:65	2.7923	35:65	2.9012	35:65	2.9532	35:65	2.9408	35:65	2.9765	35:65	2.7420	35:65	2.9963
Institutional GIA 12 Months	0-5M	MVR	30:70	2.3934	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3503	30:70	2.5683
Institutional GIA 12 Months	5-10M	MVR	30:70	2.3934	30:70	2.4868	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
Institutional GIA 12 Months	> 10M	MVR	35:65	2.7923	35:65	2.9012	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	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1337	40:60	3.4244
Institutional GIA 24 Months	0-5M	MVR	22:78	1.7555	22:78	1.8234	22:78	N/A	22:78	N/A	22:78	N/A	22:78	N/A	22:78	1.8798
Institutional GIA 24 Months	5-10M	MVR	28:72	N/A	28:72	N/A	28:72	N/A	28:72	N/A	28:72	N/A	28:72	N/A	28:72	N/A
Institutional GIA 24 Months	> 10M	MVR	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 36 months	Default	MVR	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337	40:60	3.4244
GIA 48 months	Default	MVR	40:60	3.1912	40:60	3.3157	40:60	3.3752	40:60	3.3608	40:60	3.4017	40:60	3.1338	40:60	3.4244
GIA 60 months	Default	MVR	40:60	3.1912	40:60	3.1567	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1338	40:60	3.4244
GIA Plus 36 Months	Default	MVR	65:35	5.1857	65:35	5.3880	65:35	5.4846	65:35	5.4614	65:35	5.5278	65:35	5.0923	65:35	5.5646
GIA Plus 6 Months	Default	MVR	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337	40:60	3.4244
GIA 3 months	Default	USD	30:70	2.3934	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3503	30:70	2.5683
Institutional GIA 3 Months		USD	30:70	2.3934	30:70	2.4867	30:70	2.5313	30:70	2.5513	30:70	2.5513	30:70	2.3496	30:70	N/A
GIA 6 months	Default	USD	30:70	2.3934	30:70	2.4868	30:70	2.5313	30:70	2.5207	30:70	2.5513	30:70	2.3503	30:70	2.5683
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
GIA 12 months	Default	USD	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337	40:60	3.4244
Institutional GIA 12 Months		USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	Default	USD	40:60	3.1912	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337	40:60	3.4244
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
GIA 36 months	Default	USD	50:50	3.9890	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.9172	50:50	4.2805
GIA 48 months	Default	USD	50:50	3.9890	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.9171	50:50	4.2805
GIA 60 months	Default	USD	50:50	3.9890	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.9172	50:50	4.2805
GIA Plus 36 Months	Default	USD	70:30	5.5846	70:30	5.8025	70:30	5.9065	70:30	5.8815	70:30	5.9530	70:30	5.4840	70:30	5.9927
GIA Plus 6 Months	Default	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

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

Rates for existing GIA Deposits

Type of Account	Currency	Feb-19		Jan-19		Dec-18		Nov-18		Oct-18		Sep-18		Aug-18	
		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	0.8265	10:90	0.8120	10:90	0.9022	10:90	0.8074	10:90	0.8436	10:90	0.7679	10:90	0.7717
Savings Account	USD	10:90	0.8266	10:90	0.8120	10:90	0.9023	10:90	0.8074	10:90	0.8436	10:90	0.7679	10:90	0.7717
Kids Accounts	MVR	30:70	2.4797	30:70	2.4360	30:70	2.7068	30:70	2.4222	30:70	2.5308	30:70	2.3038	30:70	2.3151
Kids Accounts	USD	30:70	2.4798	30:70	2.4361	30:70	2.7068	30:70	2.4223	30:70	2.5308	30:70	2.3039	30:70	2.3151
Kaamiyaabu Kids	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
Kaamiyaabu Kids	USD	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 3 months	MVR	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039	30:70	2.3152
GIA 3 months	USD	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039	30:70	2.3152
GIA 6 months	MVR	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039	30:70	2.3152
GIA 6 months	USD	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039	30:70	2.3152
GIA 9 months	MVR	30:70	2.4796	30:70	2.4360	30:70	2.7069	30:70	2.4224	30:70	2.5308	30:70	2.3039	30:70	2.3153
GIA 9 months	USD	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039	30:70	2.3152
GIA 12 months	MVR	40:60	3.3064	40:60	3.2481	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0719	40:60	3.0869
GIA 12 months	USD	40:60	3.3064	40:60	3.2481	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0719	40:60	3.0869
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
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
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
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
GIA 24 months	MVR	40:60	3.3064	40:60	3.2481	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0718	40:60	3.0869
GIA 24 months	USD	40:60	3.3064	40:60	3.2482	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0718	40:60	3.0869
GIA 36 months	MVR	50:50	4.1330	50:50	4.0601	50:50	4.5115	50:50	4.0372	50:50	4.2181	50:50	3.8398	50:50	3.8586
GIA 36 months	USD	50:50	4.0133	50:50	4.0601	50:50	4.5115	50:50	4.0371	50:50	4.2181	50:50	3.8398	50:50	3.8586
GIA 48 months	MVR	50:50	4.1328	50:50	4.0601	50:50	4.5114	50:50	4.0371	50:50	4.2179	50:50	3.8397	50:50	3.8584
GIA 48 months	USD	50:50	4.1330	50:50	4.0601	50:50	4.5114	50:50	4.0371	50:50	4.2181	50:50	3.8398	50:50	3.8586
GIA 60 months	MVR	50:50	4.1328	50:50	4.0600	50:50	4.5114	50:50	4.0371	50:50	4.2180	50:50	3.8397	50:50	3.8585
GIA 60 months	USD	50:50	4.1329	50:50	4.0601	50:50	4.5115	50:50	4.0372	50:50	4.2181	50:50	3.8398	50:50	3.8586
GIA Plus 36 Months	MVR	70:30	5.7862	70:30	5.6842	70:30	6.3161	70:30	5.6520	70:30	5.9053	70:30	5.3757	70:30	5.4020
GIA Plus 36 Months	USD	70:30	5.7862	70:30	5.6842	70:30	6.6161	70:30	5.6520	70:30	5.9053	70:30	5.3757	70:30	5.4020
GIA Plus 6 Months	MVR	40:60	3.3064	40:60	3.2481	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0719	N/A	N/A
GIA Plus 6 Months	USD	40:60	N/A	40:60	0.0000	40:60	0.0000	40:60	0.0000	40:60	0.0000	40:60	0.0000	N/A	N/A

Rates for existing GIA Deposits

Type of Account	Currency	Feb-12		Jan-12	
		PSR	Return % p.a.	PSR	Return % p.a.
Savings Account	MVR	50:50	0.6702	50:50	0.4196
Savings Account	USD	50:50	0.6702	50:50	0.4196
Kids Accounts	MVR	50:50	0.6690	50:50	0.4186
Kids Accounts	USD	50:50	0.6694	50:50	0.4181
Kaamiyaabu Kids	MVR	10:90	N/A	10:90	N/A
Kaamiyaabu Kids	USD	10:90	N/A	10:90	N/A
GIA 3 months	MVR	40:60	2.5000	40:60	2.5000
GIA 3 months	USD	40:60	2.5000	40:60	2.5000
GIA 6 months	MVR	40:60	2.5000	40:60	2.5000
GIA 6 months	USD	40:60	2.5000	40:60	2.5000
GIA 9 months	MVR	40:60	2.5000	40:60	2.5000
GIA 9 months	USD	40:60	2.5000	40:60	2.5000
GIA 12 months	MVR	40:60	2.5000	40:60	2.5000
GIA 12 months	USD	40:60	2.5000	40:60	2.5000
GIA 15 months	MVR	40:60	2.5000	40:60	2.5000
GIA 15 months	USD	40:60	2.5000	40:60	2.5000
GIA 18 months	MVR	40:60	2.5000	40:60	2.5000
GIA 18 months	USD	40:60	2.5000	40:60	2.5000
GIA 24 months	MVR	40:60	2.5000	40:60	2.5000
GIA 24 months	USD	40:60	2.5000	40:60	2.5000
GIA 36 months	MVR	40:60	2.5000	40:60	2.5000
GIA 36 months	USD	40:60	2.5000	40:60	2.5000
GIA 48 months	MVR	N/A	N/A	N/A	N/A
GIA 48 months	USD	N/A	N/A	N/A	N/A
GIA 60 months	MVR	40:60	2.5000	40:60	2.5000
GIA 60 months	USD	40:60	2.5000	40:60	2.5000
GIA Plus 36 Months	MVR	N/A	N/A	N/A	N/A
GIA Plus 36 Months	USD	N/A	N/A	N/A	N/A
GIA Plus 6 Months	MVR	N/A	N/A	N/A	N/A
GIA Plus 6 Months	USD	N/A	N/A	N/A	N/A