

Rates for Retail GIA Deposits - % p.a.

Type of Account	Deposit Class	Currency	PSR	Feb-25	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	
Retail GIA 3 Months	0-5M	MVR	25:75	2.3396	2.1424	2.1114	2.1038	2.1753	2.1407	2.1027	2.3209	2.1453	2.0591	2.0935	2.2397	2.0887	
Retail GIA 3 Months	5-10M	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.0887	
Retail GIA 3 Months	> 10M	MVR	25:75	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	
Retail GIA 6 Months	0-5M	MVR	25:75	2.3396	2.1423	2.1113	2.1038	2.1753	2.1407	2.1026	2.3209	2.1453	2.0591	2.0935	2.2397	2.0887	
Retail GIA 6 Months	5-10M	MVR	25:75	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	
Retail GIA 6 Months	> 10M	MVR	25:75	2.3396	2.1424	2.1114	2.1038	2.1753	2.1408	2.1027	2.3210	2.1453	2.0591	2.0935	2.2397	2.0887	
Retail GIA 12 Months	0-5M	MVR	30:70	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065	
Retail GIA 12 Months	5-10M	MVR	30:70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.5122	2.6877	2.5065
Retail GIA 12 Months	> 10M	MVR	35:65	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
Retail GIA 24 Months	0-5M	MVR	39:61	3.6498	3.3421	3.2937	3.2820	3.3935	3.3396	3.2802	3.6207	3.3467	3.2121	3.2659	3.4940	3.2584	
Retail GIA 24 Months	5-10M	MVR	39:61	3.6498	3.3421	3.2937	3.2820	3.3935	3.3396	3.2802	3.6207	3.3467	3.2121	N/A	N/A	N/A	
Retail GIA 24 Months	> 10M	MVR	40:60	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
Retail GIA 36 Months	0-5M	MVR	41:59	3.8370	3.5135	3.4626	3.4503	3.5675	3.5108	3.4484	3.8064	3.5184	3.3769	3.4334	3.6731	3.4255	
Retail GIA 36 Months	5-10M	MVR	43:57	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
Retail GIA 36 Months	> 10M	MVR	45:55	4.2113	3.8563	3.8005	3.7869	3.9155	3.8534	3.7848	4.1777	3.8616	3.7063	3.7683	4.0315	3.7597	
Retail GIA 60 Months	0-5M	MVR	48:52	4.4921	4.1133	4.0538	4.0394	4.1766	4.1103	4.0371	4.4562	4.1191	3.9534	4.0196	4.3003	4.0104	
Retail GIA 60 Months	5-10M	MVR	49:51	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
Retail GIA 60 Months	> 10M	MVR	50:50	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
Retail GIA 3 Months		USD	30:70	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065	
Retail GIA 6 Months		USD	30:70	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065	
Retail GIA 12 Months		USD	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420	
Retail GIA 24 Months		USD	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420	
Retail GIA 36 Months		USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775	
Retail GIA 60 Months		USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2906	4.1180	4.1870	4.4794	4.1774	
GIA 3 months	Default	MVR	30:70	2.8065	2.5705	2.5338	2.5254	2.6087	2.5679	2.5236	2.7850	2.5730	2.4712	2.5122	2.6876	2.5065	
GIA 6 months	Default	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.1585	N/A	2.0881	
GIA 12 months	Default	MVR	35:65	3.2755	2.9993	2.9559	2.9454	3.0454	2.9971	2.9438	3.2493	3.0035	2.8827	2.9309	3.1356	2.9242	
GIA 24 months	Default	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.2945	3.3496	3.5836	3.3420	
GIA 36 months	Default	MVR	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420	
GIA 48 months	Default	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.4359	3.2940	3.3498	3.5841	3.3427	
GIA 60 months	Default	MVR	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420	
GIA Plus 36 Months	Default	MVR	65:35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
GIA Plus 6 Months	Default	MVR	33:67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.7180	2.7634	2.9564	2.7571	
GIA 3 months	Default	USD	30:70	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065	
GIA 6 months	Default	USD	30:70	2.8076	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065	
GIA 12 months	Default	USD	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420	
GIA 24 months	Default	USD	40:60	3.7434	3.4278	3.3782	3.3662	2.4804	3.4253	3.3643	3.7135	3.4326	3.2945	3.3497	3.5835	3.3420	
GIA 36 months	Default	USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775	
GIA 48 months	Default	USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775	
GIA 60 months	Default	USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775	
GIA Plus 36 Months	Default	USD	70:30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
GIA Plus 6 Months	Default	USD	33:67	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	

* 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	PSR	Feb-25	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24
Institutional GIA 1 Month	0-5M	MVR	12:88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 3 Months	0-5M	MVR	25:75	2.3396	2.1424	2.1114	2.1038	2.1753	2.1408	2.1027	2.3210	2.1453	2.0591	2.0935	2.2397
Institutional GIA 3 Months	5-10M	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.3210	N/A	2.0591	2.0935	N/A
Institutional GIA 3 Months	> 10M	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.1453	N/A	N/A	N/A
Institutional GIA 6 Months	0-5M	MVR	25:75	2.3396	2.1424	2.1114	2.1038	2.1753	2.1408	2.1027	2.3210	2.1453	2.0591	2.0935	2.2397
Institutional GIA 6 Months	5-10M	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 6 Months	> 10M	MVR	25:75	2.3396	2.1424	2.1114	2.1038	2.1753	2.1408	2.1027	2.3210	2.1453	2.0591	2.0935	2.2397
Institutional GIA 12 Months	0-5M	MVR	30:70	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877
Institutional GIA 12 Months	5-10M	MVR	30:70	N/A	N/A	N/A	N/A	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877
Institutional GIA 12 Months	> 10M	MVR	35:65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.1356
Institutional GIA 24 Months	0-5M	MVR	39:61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 24 Months	5-10M	MVR	39:61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 24 Months	> 10M	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	0-5M	MVR	41:59	3.8370	3.5135	3.4626	3.4503	3.5675	3.5109	3.4484	3.8064	3.5184	3.3769	3.4334	3.6731
Institutional GIA 36 Months	5-10M	MVR	43:57	4.0242	3.6849	3.6315	3.6186	3.7415	3.6821	3.6166	3.9920	3.6900	3.5416	3.6008	3.8523
Institutional GIA 36 Months	> 10M	MVR	45:55	4.2113	3.8563	3.8005	3.7869	3.9155	3.8534	3.7848	4.1777	3.8616	3.7063	3.7683	4.0315
Institutional GIA 60 Months	0-5M	MVR	48:52	4.4921	4.1139	4.0543	4.0406	4.1771	4.1090	4.0378	4.4558	4.1187	3.9528	4.0187	4.2999
Institutional GIA 60 Months	5-10M	MVR	49:51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months	> 10M	MVR	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 3 Months		USD	30:70	2.8076	2.5708	2.5336	2.2462	2.6103	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877
Institutional GIA 6 Months		USD	30:70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 12 Months		USD	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836
Institutional GIA 24 Months		USD	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months		USD	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months		USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794
GIA 3 months	Default	MVR	30:70	2.8065	2.5705	2.5338	2.5254	2.6087	2.5679	2.5236	2.7850	2.5730	2.4712	2.5122	2.6876
GIA 6 months	Default	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.1585	N/A
GIA 12 months	Default	MVR	35:65	3.2755	2.9993	2.9559	2.9454	3.0454	2.9971	2.9438	3.2493	3.0035	2.8827	2.9309	3.1356
GIA 24 months	Default	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.2945	3.3496	3.5836
GIA 36 months	Default	MVR	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836
GIA 48 months	Default	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.4359	3.2940	3.3498	3.5841
GIA 60 months	Default	MVR	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836
GIA Plus 36 Months	Default	MVR	65:35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 6 Months	Default	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.7180	2.7634	2.9564
GIA 3 months	Default	USD	30:70	2.8075	2.5708	2.533643	2.524617	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877
GIA 6 months	Default	USD	30:70	2.8076	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877
GIA 12 months	Default	USD	40:60	3.7434	3.4278	3.378186	3.366154	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836
GIA 24 months	Default	USD	40:60	3.7434	3.4278	3.3782	3.3662	2.4804	3.4253	3.3643	3.7135	3.4326	3.2945	3.3497	3.5835
GIA 36 months	Default	USD	50:50	4.6792	4.2847	4.222725	4.20769	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794
GIA 48 months	Default	USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794
GIA 60 months	Default	USD	50:50	4.6792	4.2847	4.222721	4.207683	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794
GIA Plus 36 Months	Default	USD	70:30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 6 Months	Default	USD	33:67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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 Existing GIAs & Deposits

Type of Account	Currency	PSR	Feb-25	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24
Savings Account	MVR	10:90	0.9358	0.8569	0.8445	0.8415	0.8701	0.8563	0.8410	0.9284	0.8581	0.8236	0.8374	0.8959
Savings Account	USD	10:90	0.9358	0.8569	0.8445	0.8415	0.8701	0.8563	0.8411	0.9284	0.8581	0.8236	0.8374	0.8959
Kids Accounts	MVR	30:70	2.8075	2.5708	2.5336	2.5246	2.6103	2.5689	2.5232	2.7851	2.5744	2.4708	2.5122	2.6876
Kids Accounts	USD	30:70	2.8075	2.5708	2.5336	2.5246	2.6103	2.5689	2.5232	2.7851	2.5744	2.4708	2.5122	2.6876
Kaamiyaabu Kids	MVR	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4325	3.2945	3.3496	3.5836
Kaamiyaabu Kids	USD	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5835
Bingaa Trx	MVR	90:10	0.9350	0.8546	0.8437	0.8410	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Trx	USD	90:10	0.9350	0.8569	0.8426	0.2289	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Save	MVR	30:70	2.8077	2.5707	2.5337	2.5234	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Save	USD	30:70	2.8073	2.5709	2.5328	2.4934	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Invest	MVR	40:60	3.7437	3.4274	3.3786	3.3659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Invest	USD	40:60	3.7430	3.4277	3.3785	3.3680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Hajj Saving Deposit	MVR	43:57	4.0242	3.6849	3.6315	3.6186	3.7415	3.6821	4.7941	5.2918	4.8914	4.6947	4.7732	5.1066
Hajj Saving Deposit	USD	43:57	4.0242	3.6849	3.6315	3.6185	3.7415	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 3 months	MVR	30:70	2.8065	2.5705	2.5338	2.5254	2.6087	2.5679	2.5236	2.7850	2.5730	2.4712	2.5122	2.6876
GIA 3 months	USD	30:70	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877
GIA 6 months	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.1585	N/A
GIA 6 months	USD	30:70	2.8076	2.5708	2.5337	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877
GIA 9 months	MVR	30:70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.3874	N/A
GIA 9 months	USD	30:70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 12 months	MVR	35:65	3.2755	2.9993	2.9559	2.9454	3.0454	2.9971	2.9438	3.2493	3.0035	2.8827	2.9309	3.1356
GIA 12 months	USD	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836
GIA 15 months	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 15 months	USD	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 18 months	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 18 months	USD	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 24 months	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.2945	3.3496	3.5836
GIA 24 months	USD	40:60	3.7434	3.4278	3.3782	3.3662	2.4804	3.4253	3.3643	3.7135	3.4326	3.2945	3.3497	3.5835
GIA 36 months	MVR	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836
GIA 36 months	USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794
GIA 48 months	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.4359	3.2940	3.3498	3.5841
GIA 48 months	USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794
GIA 60 months	MVR	40:60	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836
GIA 60 months	USD	50:50	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794
GIA Plus 36 Months	MVR	65:35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	USD	70:30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 6 Months	MVR	33:67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.7180	2.7634	2.9564
GIA Plus 6 Months	USD	33:67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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