

**Rates for Retails GIAs Deposits**

Type of Account	Deposit Class	Currency	Feb-22		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.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.7233	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	1.8154	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	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	20:80	N/A
GIA 6 months	Default	MVR	25:75	2.2692	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	1.8154	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	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	20:80	N/A
GIA 12 months	Default	MVR	35:65	3.1769	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	1.8154	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	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	10:90	N/A
GIA 24 months	Default	MVR	40:60	3.6308	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	1.8154	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	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	10:90	N/A
GIA 36 months	Default	MVR	40:60	3.6308	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	3.6309	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	3.6308	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	5.9000	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	3.6308	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	2.7231	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	2.7231	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	2.7231	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	2.7231	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	3.6308	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	3.6308	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	3.6308	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	3.6307	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	4.5384	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	4.5384	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	4.5384	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	6.3538	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	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 GIAs & Deposits**

Type of Account	Deposit Class	Currency	Feb-22		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.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.7233	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	2.2692	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	2.2692	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	2.2692	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	2.2692	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	1.3615	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	0.9077	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	10:90	N/A
GIA 12 months	Default	MVR	35:65	3.1769	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	2.7231	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	2.7231	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	3.1769	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	3.6308	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	1.9971	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	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	35:65	N/A
GIA 36 months	Default	MVR	40:60	3.6308	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	3.6309	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	3.6308	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	5.9000	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	3.6308	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	2.7231	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	2.7231	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	2.7231	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	30:70	N/A
GIA 12 months	Default	USD	40:60	3.6308	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	40:60	N/A
GIA 24 months	Default	USD	40:60	3.6308	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	40:60	N/A
GIA 36 months	Default	USD	50:50	4.5384	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	4.5384	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	4.5384	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	6.3538	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	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 GIAs & Deposits

Type of Account	Currency	Mar-19		Feb-19		Jan-19		Dec-18		Nov-18		Oct-18		Sep-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	1.0658	10:90	0.8265	10:90	0.8120	10:90	0.9022	10:90	0.8074	10:90	0.8436	10:90	0.7679
Savings Account	USD	10:90	1.0658	10:90	0.8266	10:90	0.8120	10:90	0.9023	10:90	0.8074	10:90	0.8436	10:90	0.7679
Kids Accounts	MVR	30:70	3.1974	30:70	2.4797	30:70	2.4360	30:70	2.7068	30:70	2.4222	30:70	2.5308	30:70	2.3038
Kids Accounts	USD	30:70	3.1974	30:70	2.4798	30:70	2.4361	30:70	2.7068	30:70	2.4223	30:70	2.5308	30:70	2.3039
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	3.1975	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039
GIA 3 months	USD	30:70	3.1975	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039
GIA 6 months	MVR	30:70	3.1975	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039
GIA 6 months	USD	30:70	3.1975	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039
GIA 9 months	MVR	30:70	3.1976	30:70	2.4796	30:70	2.4360	30:70	2.7069	30:70	2.4224	30:70	2.5308	30:70	2.3039
GIA 9 months	USD	30:70	3.1975	30:70	2.4798	30:70	2.4361	30:70	2.7069	30:70	2.4223	30:70	2.5309	30:70	2.3039
GIA 12 months	MVR	40:60	4.2633	40:60	3.3064	40:60	3.2481	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0719
GIA 12 months	USD	40:60	4.2633	40:60	3.3064	40:60	3.2481	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0719
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	4.2633	40:60	3.3064	40:60	3.2481	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0718
GIA 24 months	USD	40:60	4.2633	40:60	3.3064	40:60	3.2482	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0718
GIA 36 months	MVR	50:50	5.3291	50:50	4.1330	50:50	4.0601	50:50	4.5115	50:50	4.0372	50:50	4.2181	50:50	3.8398
GIA 36 months	USD	50:50	5.3291	50:50	4.0133	50:50	4.0601	50:50	4.5115	50:50	4.0371	50:50	4.2181	50:50	3.8398
GIA 48 months	MVR	50:50	5.3290	50:50	4.1328	50:50	4.0601	50:50	4.5114	50:50	4.0371	50:50	4.2179	50:50	3.8397
GIA 48 months	USD	50:50	5.3291	50:50	4.1330	50:50	4.0601	50:50	4.5114	50:50	4.0371	50:50	4.2181	50:50	3.8398
GIA 60 months	MVR	50:50	5.3290	50:50	4.1328	50:50	4.0600	50:50	4.5114	50:50	4.0371	50:50	4.2180	50:50	3.8397
GIA 60 months	USD	50:50	5.3291	50:50	4.1329	50:50	4.0601	50:50	4.5115	50:50	4.0372	50:50	4.2181	50:50	3.8398
GIA Plus 36 Months	MVR	70:30	7.4608	70:30	5.7862	70:30	5.6842	70:30	6.3161	70:30	5.6520	70:30	5.9053	70:30	5.3757
GIA Plus 36 Months	USD	70:30	7.4608	70:30	5.7862	70:30	5.6842	70:30	6.6161	70:30	5.6520	70:30	5.9053	70:30	5.3757
GIA Plus 6 Months	MVR	40:60	4.2633	40:60	3.3064	40:60	3.2481	40:60	3.6092	40:60	3.2297	40:60	3.3745	40:60	3.0719
GIA Plus 6 Months	USD	40:60	N/A	40:60	N/A	40:60	0.0000	40:60	0.0000	40:60	0.0000	40:60	0.0000	40:60	0.0000



























## Rates for Existing GIAs & Deposits

Type of Account	Currency	Mar-12		Feb-12		Jan-12	
		PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
Savings Account	MVR	50:50	0.8151	50:50	0.6702	50:50	0.4196
Savings Account	USD	50:50	0.8150	50:50	0.6702	50:50	0.4196
Kids Accounts	MVR	50:50	0.8144	50:50	0.6690	50:50	0.4186
Kids Accounts	USD	50:50	0.8141	50:50	0.6694	50:50	0.4181
Kaamiyaabu Kids	MVR	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
GIA 3 months	MVR	40:60	0.9782	40:60	2.5000	40:60	2.5000
GIA 3 months	USD	40:60	0.9782	40:60	2.5000	40:60	2.5000
GIA 6 months	MVR	40:60	0.9782	40:60	2.5000	40:60	2.5000
GIA 6 months	USD	40:60	0.9783	40:60	2.5000	40:60	2.5000
GIA 9 months	MVR	40:60	0.9777	40:60	2.5000	40:60	2.5000
GIA 9 months	USD	40:60	0.9783	40:60	2.5000	40:60	2.5000
GIA 12 months	MVR	40:60	0.9782	40:60	2.5000	40:60	2.5000
GIA 12 months	USD	40:60	0.9782	40:60	2.5000	40:60	2.5000
GIA 15 months	MVR	40:60	0.9780	40:60	2.5000	40:60	2.5000
GIA 15 months	USD	40:60	N/A	40:60	2.5000	40:60	2.5000
GIA 18 months	MVR	40:60	N/A	40:60	2.5000	40:60	2.5000
GIA 18 months	USD	40:60	N/A	40:60	2.5000	40:60	2.5000
GIA 24 months	MVR	40:60	0.9782	40:60	2.5000	40:60	2.5000
GIA 24 months	USD	40:60	0.9782	40:60	2.5000	40:60	2.5000
GIA 36 months	MVR	40:60	0.9782	40:60	2.5000	40:60	2.5000
GIA 36 months	USD	40:60	0.9786	40:60	2.5000	40:60	2.5000
GIA 48 months	MVR	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	USD	N/A	N/A	N/A	N/A	N/A	N/A
GIA 60 months	MVR	40:60	0.9782	40:60	2.5000	40:60	2.5000
GIA 60 months	USD	40:60	0.9784	40:60	2.5000	40:60	2.5000
GIA Plus 36 Months	MVR	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	USD	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 6 Months	MVR	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 6 Months	USD	N/A	N/A	N/A	N/A	N/A	N/A