

Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-22		May-22		Apr-22		Mar-22		Feb-22		Jan-22	
			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.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.3921	30:70	2.3360	30:70	2.4822	30:70	2.1851	30:70	2.3525	30:70	2.4627	30:70	2.3314	30:70	2.3906	30:70	2.8404	30:70	2.7233	30:70	2.3934
Retail GIA 3 Months	0-5M	MVR	25:75	1.9928	25:75	1.9464	25:75	2.0686	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 3 Months	5-10M	MVR	25:75	N/A	25:75	N/A	25:75	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	20:80	N/A
Retail GIA 3 Months	> 10M	MVR	25:75	N/A	25:75	N/A	25:75	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	20:80	N/A
GIA 6 months	Default	MVR	25:75	1.9927	25:75	1.9462	25:75	2.0683	25:75	1.8204	25:75	1.9600	25:75	2.0528	25:75	1.9431	25:75	1.9923	25:75	2.3669	25:75	2.2692	25:75	1.9945
Retail GIA 6 Months	0-5M	MVR	25:75	1.9928	25:75	1.9464	25:75	2.0686	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 6 Months	5-10M	MVR	25:75	N/A	25:75	N/A	25:75	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	20:80	N/A
Retail GIA 6 Months	> 10M	MVR	25:75	1.9928	25:75	1.9464	25:75	2.0686	20:80	1.4560	20:80	1.5685	20:80	1.6423	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	2.7900	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
Retail GIA 12 Months	0-5M	MVR	30:70	2.3914	30:70	2.3357	30:70	2.4823	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 12 Months	5-10M	MVR	30:70	N/A	30:70	N/A	30:70	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	15:85	N/A
Retail GIA 12 Months	> 10M	MVR	35:65	N/A	35:65	N/A	35:65	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	10:90	N/A
GIA 24 months	Default	MVR	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 24 Months	0-5M	MVR	39:61	3.1088	39:61	3.0364	39:61	3.2271	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 24 Months	5-10M	MVR	39:61	N/A	39:61	N/A	39:61	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	15:85	N/A
Retail GIA 24 Months	> 10M	MVR	40:60	N/A	40:60	N/A	40:60	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	10:90	N/A
GIA 36 months	Default	MVR	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 36 Months	0-5M	MVR	41:59	3.2682	41:59	3.1922	41:59	3.3927	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
Retail GIA 36 Months	5-10M	MVR	43:57	N/A	43:57	N/A	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	N/A	N/A	N/A
Retail GIA 36 Months	> 10M	MVR	45:55	3.5870	45:55	N/A	45:55	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
GIA 48 months	Default	MVR	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7874	40:60	3.6309	40:60	3.1912
GIA 60 months	Default	MVR	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 60 Months	0-5M	MVR	48:52	3.8262	48:52	N/A	48:52	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
Retail GIA 60 Months	5-10M	MVR	49:51	N/A	49:51	N/A	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	N/A	N/A	N/A
Retail GIA 60 Months	> 10M	MVR	50:50	N/A	50:50	N/A	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	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	65:35	5.1813	65:35	5.0608	65:35	5.3784	65:35	4.7320	65:35	5.0976	65:35	5.3376	65:35	5.0515	65:35	5.1800	65:35	6.1544	65:35	5.9000	65:35	5.1857
GIA Plus 6 Months	Default	MVR	40:60	2.6305	33:67	2.5693	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	3.7873	40:60	3.6308	40:60	3.1912
GIA 3 months	Default	USD	30:70	2.3913	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Retail GIA 3 Months		USD	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 6 months	Default	USD	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Retail GIA 6 Months		USD	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 12 months	Default	USD	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 12 Months		USD	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 24 months	Default	USD	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9121	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 24 Months		USD	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6307	40:60	3.1911
GIA 36 months	Default	USD	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:61	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Retail GIA 36 Months		USD	50:50	3.9856	50:50	3.8929	50:50	4.1372	N/A	N/A	N/A	N/A	N/A	N/A	40:62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	50:50	3.9856	50:50	3.8929	50:50	4.1373	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:63	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 60 months	Default	USD	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:64	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Retail GIA 60 Months		USD	50:50	3.9847	50:50	3.8917	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	40:65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	70:30	5.5798	70:30	5.4500	70:30	5.0960	70:30	5.4897	70:30	5.7481	40:66	5.4401	70:30	5.5785	70:30	6.6278	70:30	6.3538	70:30	5.5846	70:30	5.8025
GIA Plus 6 Months	Default	USD	40:60	N/A	33:67	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:67	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 Retail GIA Deposits

Type of Account	Deposit Class	Currency	Dec-21		Nov-21		Oct-21		Sep-21		Aug-21	
			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	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3503
Retail GIA 3 Months	0-5M	MVR	20:80	1.6578	20:80	1.6876	20:80	1.6804	20:80	1.7001	20:80	1.5669
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
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
GIA 6 months	Default	MVR	25:75	2.0723	25:75	2.1094	25:75	2.1005	25:75	2.1261	25:75	1.9586
Retail GIA 6 Months	0-5M	MVR	20:80	1.6578	20:80	1.6876	20:80	1.6804	20:80	1.7009	20:80	1.5669
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
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
GIA 12 months	Default	MVR	35:65	2.9012	35:65	2.9532	35:65	2.9408	35:65	2.9765	35:65	2.7420
Retail GIA 12 Months	0-5M	MVR	20:80	1.6578	20:80	1.6876	20:80	1.6804	20:80	1.7009	20:80	1.5669
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
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
GIA 24 months	Default	MVR	40:60	3.3157	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1337
Retail GIA 24 Months	0-5M	MVR	20:80	1.6578	20:80	1.6876	20:80	1.6804	20:80	1.7009	20:80	1.5669
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
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
GIA 36 months	Default	MVR	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337
Retail GIA 36 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 36 Months	5-10M	MVR	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	MVR	40:60	3.3157	40:60	3.3752	40:60	3.3608	40:60	3.4017	40:60	3.1338
GIA 60 months	Default	MVR	40:60	3.1567	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1338
Retail GIA 60 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 60 Months	5-10M	MVR	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	65:35	5.3880	65:35	5.4846	65:35	5.8815	65:35	5.5278	65:35	5.0923
GIA Plus 6 Months	Default	MVR	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337
GIA 3 months	Default	USD	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3503
Retail GIA 3 Months		USD	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3503
GIA 6 months	Default	USD	30:70	2.4868	30:70	2.5313	30:70	2.5207	30:70	2.5513	30:70	2.3503
Retail GIA 6 Months		USD	30:70	2.4868	30:70	2.5313	30:70	2.5206	30:70	2.5513	30:70	2.3505
GIA 12 months	Default	USD	40:60	3.3157	40:60	3.3751	40:60	3.3609	40:60	3.4017	40:60	3.1337
Retail GIA 12 Months		USD	40:60	3.3157	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1335
GIA 24 months	Default	USD	40:60	3.3157	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1338
Retail GIA 24 Months		USD	40:60	3.3158	40:60	3.3750	40:60	3.3608	40:60	3.4017	40:60	3.1342
GIA 36 months	Default	USD	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.1337
Retail GIA 36 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.9171
GIA 60 months	Default	USD	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.9172
Retail GIA 60 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	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	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	Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-22		May-22		Apr-22		Mar-22		Feb-22		Jan-22	
			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.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.3921	30:70	2.3360	30:70	2.4822	30:70	2.1851	30:70	2.3525	30:70	2.4627	30:70	2.3314	30:70	2.3906	30:70	2.8404	30:70	2.7233	30:70	2.3934
Institutional GIA 3 Months	0-5M	MVR	25:75	1.9928	25:75	1.9464	25:75	2.0686	25:75	1.8200	25:75	1.9606	25:75	2.0529	25:75	1.9429	25:75	1.9923	25:75	2.3671	25:75	2.2692	25:75	1.9945
Institutional GIA 3 Months	5-10M	MVR	25:75	1.9928	25:75	1.9464	25:75	2.0686	25:75	1.8200	25:75	1.9606	25:75	2.0529	25:75	1.9429	25:75	1.9923	25:75	2.3671	25:75	2.2692	25:75	1.9945
Institutional GIA 3 Months	> 10M	MVR	25:75	1.9928	25:75	1.9464	25:75	2.0686	25:75	1.8200	25:75	1.9606	25:75	2.0529	25:75	1.9429	25:75	1.9923	25:75	2.3671	25:75	2.2692	25:75	1.9945
GIA 6 months	Default	MVR	25:75	1.9927	25:75	1.9462	25:75	2.0683	25:75	1.8204	25:75	1.9600	25:75	2.0528	25:75	1.9431	25:75	1.9923	25:75	2.3669	25:75	2.2692	25:75	1.9945
Institutional GIA 6 Months	0-5M	MVR	25:75	1.9928	25:75	1.9464	25:75	2.0686	15:85	1.0920	15:85	1.1764	15:85	1.2317	15:85	1.1657	15:85	1.1954	15:85	1.4202	15:85	1.3615	15:85	1.1967
Institutional GIA 6 Months	5-10M	MVR	25:75	1.9928	25:75	N/A	25:75	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	0.7772	10:90	0.7969	10:90	0.9468	10:90	0.9077	10:90	0.7978
Institutional GIA 6 Months	> 10M	MVR	25:75	N/A	25:75	N/A	25:75	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	10:90	N/A
GIA 12 months	Default	MVR	35:65	2.7900	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
Institutional GIA 12 Months	0-5M	MVR	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 12 Months	5-10M	MVR	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 12 Months	> 10M	MVR	35:65	2.7899	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
GIA 24 months	Default	MVR	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 24 Months	0-5M	MVR	39:61	3.1086	39:61	3.0366	39:61	3.2266	22:78	1.6014	22:78	1.7249	22:78	1.8068	22:78	1.7096	22:78	1.7532	22:78	2.0829	22:78	1.9971	22:78	1.7555
Institutional GIA 24 Months	5-10M	MVR	39:61	N/A	39:61	N/A	39:61	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	28:72	N/A
Institutional GIA 24 Months	> 10M	MVR	40:60	N/A	40:60	N/A	40:60	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 36 months	Default	MVR	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 36 Months	0-5M	MVR	41:59	3.2682	41:59	3.1922	41:59	3.3925	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
Institutional GIA 36 Months	5-10M	MVR	43:57	3.4276	43:57	3.3479	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	N/A	N/A	N/A
Institutional GIA 36 Months	> 10M	MVR	45:55	N/A	45:55	N/A	45:55	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
GIA 48 months	Default	MVR	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7874	40:60	3.6309	40:60	3.1912
GIA 60 months	Default	MVR	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 60 Months	0-5M	MVR	48:52	N/A	48:52	N/A	48:52	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
Institutional GIA 60 Months	5-10M	MVR	49:51	N/A	49:51	N/A	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	N/A	N/A	N/A
Institutional GIA 60 Months	> 10M	MVR	50:50	N/A	50:50	N/A	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	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	65:35	5.1813	65:35	5.0608	65:35	5.3784	65:35	4.7320	65:35	5.0976	65:35	5.3376	65:35	5.0515	65:35	5.1800	65:35	6.1544	65:35	5.9000	65:35	5.1857
GIA Plus 6 Months	Default	MVR	40:60	2.6305	33:67	2.5693	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	3.7873	40:60	3.6308	40:60	3.1912
GIA 3 months	Default	USD	30:70	2.3913	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 3 Months		USD	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 6 months	Default	USD	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
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	30:70	N/A
GIA 12 months	Default	USD	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
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	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	Default	USD	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9121	40:60	3.1370	40:60	3.2846	40:60	3.1086	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
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	40:60	N/A
GIA 36 months	Default	USD	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:61	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Institutional GIA 36 Months		USD	50:50	N/A	50:50	N/A	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	40:62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	50:50	3.9856	50:50	3.8929	50:50	4.1373	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:63	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 60 months	Default	USD	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:64	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Institutional GIA 60 Months		USD	50:50	3.9856	50:50	3.8929	50:50	4.1373	N/A	N/A	N/A	N/A	N/A	N/A	40:65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	70:30	5.5798	70:30	5.4500	70:30	5.7922	70:30	5.0960	70:30	5.4897	70:30	5.7481	40:66	5.4401	70:30	5.5785	70:30	6.6278	70:30	6.3538	70:30	5.5846
GIA Plus 6 Months	Default	USD	40:60	N/A	33:67	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:67	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 Institutional GIA Deposits

Type of Account	Deposit Class	Currency	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.
GIA 3 months	Default	MVR	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	2.0723	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	2.0723	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	2.0723	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	2.0723	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	1.2434	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	0.8289	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
GIA 12 months	Default	MVR	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	2.4868	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	2.4868	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	2.9012	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	3.3157	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	1.8234	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
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
GIA 36 months	Default	MVR	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 36 Months	0-5M	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
Institutional GIA 36 Months	5-10M	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
Institutional GIA 36 Months	> 10M	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
GIA 48 months	Default	MVR	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	3.1567	40:60	3.3751	40:60	3.3608	40:60	3.4017	40:60	3.1338	40:60	3.4244
Institutional GIA 60 Months	0-5M	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
Institutional GIA 60 Months	5-10M	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
Institutional GIA 60 Months	> 10M	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
GIA Plus 36 Months	Default	MVR	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	3.3157	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	2.4868	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	2.4867	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	2.4868	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
GIA 12 months	Default	USD	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
GIA 24 months	Default	USD	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
GIA 36 months	Default	USD	50:50	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.9172	50:50	4.2805
Institutional GIA 36 Months		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
GIA 48 months	Default	USD	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	4.1446	50:50	4.2189	50:50	4.2011	50:50	4.2521	50:50	3.9172	50:50	4.2805
Institutional GIA 60 Months		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
GIA Plus 36 Months	Default	USD	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

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