

Products & Slab	Dec'22	Nov'22	Oct'22	Sep'22	Aug'22	July'22	June'22	May'22	Apr'22	Mar'22	Feb'22	Jan'22
Saving - Regular												
Less than Rs. 25,000	3.79%	3.65%	3.47%	3.24%	3.17%	3.03%	2.90%	2.64%	2.61%	2.60%	2.60%	2.59%
Rs. 25,000 and above - Greater than two transactions	4.48%	4.32%	4.10%	3.83%	3.74%	3.58%	3.43%	3.12%	3.09%	3.07%	3.07%	3.06%
Rs. 25,000 and above - Less than two transactions	5.17%	4.98%	4.73%	4.42%	4.32%	4.13%	3.96%	3.60%	3.56%	3.54%	3.54%	3.53%
Saving - Enhanced												
Less than 100K	3.96%	3.82%	3.63%	3.39%	3.31%	3.17%	3.03%	2.76%	2.73%	2.72%	2.71%	2.71%
Rs. 100K to Rs. 499.9K	6.37%	6.14%	5.83%	5.45%	5.32%	5.10%	4.88%	4.44%	4.39%	4.37%	4.37%	4.35%
Rs. 500K to Rs. 999.9K	6.54%	6.31%	5.99%	5.60%	5.47%	5.23%	5.01%	4.56%	4.51%	4.49%	4.48%	4.47%
Rs. 1 million to Rs. 4.99 million	6.72%	6.47%	6.15%	5.75%	5.61%	5.37%	5.15%	4.68%	4.63%	4.61%	4.60%	4.59%
Rs. 5 million to Rs. 9.99 million	6.89%	6.64%	6.31%	5.89%	5.75%	5.51%	5.28%	4.80%	4.75%	4.72%	4.72%	4.71%
Rs. 10 million to Rs. 24.99 million	7.23%	6.97%	6.62%	6.19%	6.04%	5.79%	5.54%	5.04%	4.99%	4.96%	4.96%	4.94%
Rs. 25 million to Rs. 49.99 million	7.58%	7.30%	6.94%	6.48%	6.33%	6.06%	5.81%	NA	NA	NA	NA	NA
Rs. 50 million to Rs. 99.99 million	7.92%	7.64%	7.25%	6.78%	6.62%	NA	NA	NA	NA	NA	NA	NA
Rs. 100 million to Rs. 250 million	8.61%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 250 million to Rs. 500 million	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 500 million to 1 billion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 1 billion and above	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Saving - Premium												
Up to Rs. 0.99 million	3.88%	3.73%	3.55%	3.31%	3.24%	3.10%	2.97%	2.70%	2.67%	2.66%	2.65%	2.65%
Rs. 1 million to Rs. 4.99 million	6.37%	6.14%	5.83%	5.45%	5.32%	5.10%	4.88%	4.44%	4.39%	4.37%	4.37%	4.35%
Rs. 5 million to Rs. 9.99 million	6.54%	6.31%	5.99%	5.60%	5.47%	5.23%	5.01%	4.56%	4.51%	4.49%	4.48%	4.47%
Rs. 10 million to Rs. 24.99 million	6.89%	6.64%	6.31%	5.89%	5.75%	5.51%	5.28%	4.80%	4.75%	4.72%	4.72%	4.71%
Rs. 25 million to Rs. 49.99 million	7.23%	6.97%	6.62%	6.19%	6.04%	5.79%	5.54%	5.04%	4.99%	4.96%	4.96%	4.94%
Rs. 50 million to Rs. 99.99 million	7.58%	7.30%	6.94%	6.48%	6.33%	6.06%	5.81%	5.28%	5.23%	5.20%	5.19%	5.18%
Rs. 100 million to Rs. 250 million	8.27%	7.97%	7.57%	7.07%	NA	NA	6.33%	NA	NA	5.70%	5.67%	NA
Rs. 250 million to Rs. 500 million	8.53%	8.22%	7.81%	NA	NA	NA	6.53%	NA	5.88%	5.85%	5.84%	5.83%
Rs. 500 million to 1 billion	NA	NA	8.83%	8.25%	8.06%	7.71%	7.39%	NA	NA	6.61%	NA	NA
Rs. 1 billion to 2 billion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 2 billion to 3 billion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 3 billion to 5 billion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 5 billion and above	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Special Savings												
Less Than Rs. 20 mln	5.51%	5.31%	5.05%	4.71%	4.60%	4.41%	4.22%	3.84%	3.80%	3.78%	3.78%	3.77%
Rs. 20 mln to Rs. 29.99mln	7.30%	7.04%	6.69%	6.25%	6.10%	5.84%	5.59%	5.09%	5.04%	5.01%	5.00%	4.99%
Rs. 30 mln to Rs. 39.99mln	7.37%	7.10%	6.75%	6.31%	6.16%	5.90%	5.65%	5.14%	5.08%	5.05%	5.05%	5.04%
Rs. 40 mln to Rs. 49.99mln	7.44%	7.17%	6.81%	6.36%	6.22%	5.95%	5.70%	5.18%	5.13%	5.10%	5.10%	5.08%
Rs. 50 mln to Rs. 59.99 mln	7.66%	7.38%	7.01%	6.55%	6.39%	6.12%	5.86%	5.33%	5.28%	5.25%	NA	5.23%
Rs. 60 mln to Rs. 69.99 mln	7.72%	7.44%	7.07%	6.61%	NA	6.18%	5.92%	5.38%	5.33%	5.30%	5.29%	5.28%
Rs. 70 mln to Rs. 79.99 mln	7.79%	7.51%	7.13%	NA	NA	6.23%	5.97%	NA	NA	NA	5.34%	NA
Rs. 80 mln to Rs. 89.99 mln	7.86%	7.58%	7.20%	NA	NA	6.29%	6.02%	5.48%	5.42%	5.39%	NA	NA
Rs. 90 mln to Rs. 99.99 mln	7.93%	7.64%	7.26%	6.78%	NA	6.34%	6.08%	NA	NA	5.44%	5.43%	5.42%
Rs. 100 mln to Rs. 124.99 mln	8.34%	8.03%	7.63%	NA	6.96%	6.67%	6.39%	5.81%	5.75%	5.72%	5.71%	5.70%
Rs. 125 mln to Rs. 149.99 mln	8.40%	8.10%	7.69%	NA	7.02%	6.72%	6.44%	5.86%	NA	5.76%	NA	NA
Rs. 150 mln to Rs. 174.99 mln	8.47%	8.17%	NA	NA	7.08%	6.78%	6.49%	5.90%	NA	NA	NA	NA
Rs. 175 mln to Rs. 199.99 mln	NA	8.23%	7.82%	NA	NA	NA	NA	NA	5.89%	5.86%	NA	NA
Rs. 200 mln to Rs. 249.99 mln	8.61%	8.30%	NA	7.37%	7.19%	6.89%	NA	NA	NA	NA	NA	NA
Rs. 250 mln to Rs. 299.99 mln	8.68%	8.37%	NA	7.43%	7.25%	6.94%	6.65%	NA	NA	NA	NA	NA
Rs. 300 mln to Rs. 399.99 mln	8.75%	8.43%	NA	NA	NA	NA	6.70%	NA	NA	NA	NA	NA
Rs. 400 mln to Rs. 499.99 mln	8.82%	8.50%	NA	NA	NA	NA	6.76%	NA	NA	NA	NA	NA
Rs. 500 million to 1 billion	NA	NA	NA	8.32%	NA	NA	7.45%	6.78%	6.71%	6.67%	6.67%	6.65%
Rs. 1 billion to 2 billion	NA	NA	NA	8.62%	8.42%	NA	NA	7.02%	6.95%	6.91%	6.90%	6.88%
Rs. 2 billion to 3 billion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 3 billion to 5 billion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 5 billion and above	10.20%	9.83%	9.34%	8.73%	8.52%	8.16%	7.82%	7.11%	7.04%	7.00%	6.99%	6.97%
Term Deposits - Monthly Payout												
1 year - Rs. 100k to Rs. 0.99 mln	10.03%	9.67%	9.18%	8.49%	8.29%	7.94%	7.60%	6.92%	6.84%	6.81%	6.80%	6.78%
1 year - Rs. 1 mln to Rs. 9.99 mln	10.05%	9.69%	9.20%	8.51%	8.31%	7.95%	7.62%	6.93%	6.86%	6.82%	6.81%	6.79%
1 year - Rs. 10 mln to Rs. 49.99 mln	10.07%	9.70%	9.22%	8.52%	8.32%	7.97%	7.63%	6.94%	6.87%	6.83%	6.82%	6.81%
1 year - Rs. 50 mln to Rs. 99.99 mln	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1 year - Rs. 100 mln and above	10.26%	9.89%	9.39%	8.68%	8.48%	8.12%	7.78%	7.07%	7.00%	NA	NA	NA
2 years	9.71%	9.36%	8.89%	8.22%	8.03%	7.69%	7.36%	6.69%	6.63%	6.59%	6.58%	6.57%
3 years	10.08%	9.71%	9.23%	8.53%	8.33%	7.98%	7.64%	6.95%	6.88%	6.84%	6.83%	6.81%
5 years	10.63%	10.24%	9.73%	8.99%	8.78%	8.41%	8.06%	7.33%	7.25%	7.21%	7.20%	7.18%
Term Deposits - Quarterly Payout												
1 year - Rs. 100k to Rs. 0.99 mln	10.05%	9.69%	9.20%	8.51%	8.31%	7.95%	7.62%	6.93%	6.86%	6.82%	6.81%	6.79%
1 year - Rs. 1 mln to Rs. 9.99 mln	NA	9.70%	9.22%	8.52%	8.32%	7.97%	7.63%	6.94%	6.87%	6.83%	6.82%	6.81%
1 year - Rs. 10 mln to Rs. 49.99 mln	10.09%	9.72%	9.23%	8.54%	8.34%	7.98%	7.65%	6.95%	6.88%	NA	NA	NA
1 year - Rs. 50 mln to Rs. 99.99 mln	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1 year - Rs. 100 mln and above	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2 years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 years	10.26%	9.89%	9.39%	8.68%	8.48%	8.12%	7.78%	7.07%	7.00%	6.96%	6.96%	6.94%
5 years	10.81%	10.42%	9.90%	9.15%	8.93%	8.56%	8.19%	7.45%	7.38%	7.33%	7.33%	7.31%
Term Deposits - Semi-Annually												
1 year - Rs. 100k to Rs. 0.99 mln	NA	NA	NA	NA	NA	7.97%	7.63%	6.94%	6.87%	6.83%	6.82%	6.81%
1 year - Rs. 1 mln to Rs. 9.99 mln	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.82%
1 year - Rs. 10 mln to Rs. 49.99 mln	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1 year - Rs. 50 mln to Rs. 99.99 mln	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1 year - Rs. 100 mln and above	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2 years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA	NA	NA	NA	7.02%	7.02%	7.00%
5 years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Term Deposits - Profit at Maturity												
1 Month												
1 Month - Rs.100k to Rs. 999k	7.41%	7.14%	6.78%	6.34%	6.19%	5.92%	5.67%	5.16%	5.11%	5.08%	5.07%	5.06%
1 Month - Rs.1mln to Rs.4.99 mln	7.75%	7.47%	7.10%	6.63%	6.47%	6.20%	5.94%	5.40%	5.34%	5.31%	5.31%	5.30%
1 Month - Rs.5mln to Rs.9.99 mln	8.09%	7.80%	7.41%	6.92%	6.76%	6.47%	6.20%	5.64%	5.58%	5.55%	5.55%	5.53%
1 Month - Rs.10mln to Rs.49.99 mln	8.44%	8.13%	7.73%	7.22%	7.05%	6.75%	6.47%	5.88%	5.82%	5.79%	5.78%	5.77%
1 Month - Rs.50mln to Rs.99.99 mln	8.78%	8.47%	8.04%	7.51%	7.34%	7.03%	6.73%	6.12%	6.06%	6.02%	6.02%	6.00%
1 Month - greater than Rs.100 mln	9.30%	8.96%	NA	7.96%	7.77%	7.44%	NA	6.48%	6.41%	NA	6.37%	6.35%
3 Months												
3 Month - Rs.100k to Rs. 999k	7.75%	7.47%	7.10%	6.63%	6.47%	6.20%	5.94%	5.40%	5.34%	5.31%	5.31%	5.30%
3 Month - Rs.1mln to Rs.4.99 mln	8.09%	7.80%	7.41%	6.92%	6.76%	6.47%	6.20%	5.64%	5.58%	5.55%	5.55%	5.53%
3 Month - Rs.5mln to Rs.9.99 mln	8.44%	8.13%	7.73%	7.22%	7.05%	6.75%	6.47%	5.88%	5.82%	5.79%	5.78%	5.77%
3 Month - Rs.10mln to Rs.49.99 mln	8.78%	8.47%	8.04%	7.51%	7.34%	7.03%	6.73%	6.12%	6.06%	6.02%	6.02%	6.00%
3 Month - Rs.50mln to Rs.99.99 mln	NA	8.63%	8.20%	7.66%	7.48%	NA	NA	NA	NA	6.14%	6.14%	6.12%
3 Month - greater than Rs.100 mln	NA	9.13%	8.67%	8.10%	7.91%	7.58%	7.26%	6.60%	NA	6.49%	6.49%	6.47%
6 Months												
6 Month - Rs.100k to Rs. 999k	8.09%	7.80%	7.41%	6.92%	6.76%	6.47%	6.20%	5.64%	5.58%	5.55%	5.55%	5.53%
6 Month - Rs.1mln to Rs.4.99 mln	8.44%	NA	NA	NA	7.05%	6.75%	6.47%	5.88%	5.82%	5.79%	5.78%	NA
6 Month - Rs.5mln to Rs.9.99 mln	8.61%	8.30%	7									

Products & Slab	Dec'22	Nov'22	Oct'22	Sep'22	Aug'22	July'22	June'22	May'22	Apr'22	Mar'22	Feb'22	Jan'22
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Note:

NA denotes Rate Not Announced since funds were not invested in those slabs
 Rates are declared on a monthly basis
 Investment of Rs. 50 million and above needs prior approval from Head-Office
 24/7 Emaan Islamic Phone Banking Service: 0800-EMAAN (36626)