



Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	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.
GIA 3 months	Default	MVR	30:70	2.185098	30:70	2.352505	30:70	2.462706	30:70	2.331407	30:70	2.390575	30:70	2.840383	30:70	2.723266	30:70	2.393362
Retail GIA 3 Months	0-5M	MVR	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	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	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	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	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	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	2.5480	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	2.1840	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	2.1840	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	2.1840	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	2.1840	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	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	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	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	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	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
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	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	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	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
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	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	70:30	5.4897	70:30	5.7481	70:30	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	40:60	N/A	40:67	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 Existing GIAs & Deposits**

Type of Account	Currency	Jun-23		May-23		Apr-23		Mar-23		Feb-23		Jan-23		Dec-22		Nov-22		Oct-22		Sep-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.
Savings Account	MVR	10:90	0.8835	10:90	0.8391	10:90	0.8498	10:90	1.0250	10:90	0.8644	10:90	0.8229	10:90	0.8635	10:90	0.7971	10:90	0.7785	10:90	0.8274
Savings Account	USD	10:90	0.8835	10:90	0.8392	10:90	0.8499	10:90	1.0250	10:90	0.8645	10:90	0.8229	10:90	0.8635	10:90	0.7971	10:90	0.7786	10:90	0.8274
Kids Accounts	MVR	30:70	2.6506	30:70	2.5175	30:70	2.5496	30:70	3.0751	30:70	2.5934	30:70	2.4687	30:70	2.5906	30:70	2.3913	30:70	2.3357	30:70	2.4823
Kids Accounts	USD	30:70	2.6506	30:70	2.5175	30:70	2.5496	30:70	3.0751	30:70	2.5935	30:70	2.4687	30:70	2.5906	30:70	2.3913	30:70	2.3357	30:70	2.4823
Kaamiyaabu Kids	MVR	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098
Kaamiyaabu Kids	USD	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098
Hajj Saving Deposit	MVR	43:57	5.0363	43:57	4.7832	43:57	4.8444	43:57	5.8427	43:57	4.9271	43:57	4.6910	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A
GIA 3 months	MVR	30:70	2.6500	30:70	2.5169	30:70	2.5499	30:70	3.0756	30:70	2.5937	30:70	2.4681	30:70	2.5906	30:70	2.3921	30:70	2.3360	30:70	2.4822
GIA 3 months	USD	30:70	2.6506	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687	30:70	2.5907	30:70	2.3913	30:70	2.3357	30:70	2.4824
GIA 6 months	MVR	25:75	2.2087	25:75	2.0977	25:75	2.1251	25:75	2.5627	25:75	2.1605	25:75	2.0566	25:75	2.1583	25:75	1.9927	25:75	1.9462	25:75	2.0683
GIA 6 months	USD	30:70	2.6507	30:70	2.5175	30:70	2.5497	30:70	3.0751	30:70	2.5935	30:70	2.4687	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4823
GIA 9 months	MVR	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 9 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
GIA 12 months	MVR	35:65	3.0924	35:65	2.9371	35:65	2.9746	35:65	3.5877	35:65	3.0257	35:65	2.8802	35:65	3.0224	35:65	2.7900	35:65	2.7250	35:65	2.8961
GIA 12 months	USD	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098
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	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	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	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	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	MVR	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098
GIA 24 months	USD	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2917	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098
GIA 36 months	MVR	40:60	3.5342	40:60	3.3567	40:60	3.3996	40:60	4.1002	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098
GIA 36 months	USD	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372
GIA 48 months	MVR	40:60	3.5341	40:60	3.3568	40:60	3.3996	40:60	4.1003	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098
GIA 48 months	USD	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145	50:50	4.3177	50:50	3.9856	50:50	3.8929	50:50	4.1373
GIA 60 months	MVR	40:60	3.5342	40:60	3.3567	40:60	3.3995	40:60	4.1002	40:60	3.4580	40:60	3.2916	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098
GIA 60 months	USD	50:50	4.4177	50:50	4.1958	50:50	4.2494	50:50	5.1252	50:50	4.3225	50:50	4.1145	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372
GIA Plus 36 Months	MVR	65:35	N/A	65:35	N/A	65:35	N/A	65:35	N/A	65:35	5.6192	65:35	5.3489	65:35	5.6131	65:35	5.1813	65:35	5.0608	65:35	5.3784
GIA Plus 36 Months	USD	70:30	6.1848	70:30	5.8742	70:30	5.9492	70:30	7.1753	70:30	6.0515	70:30	5.7604	70:30	6.0449	70:30	5.5798	70:30	5.4500	70:30	5.7922
GIA Plus 6 Months	MVR	33:67	2.9157	33:67	2.7693	33:67	2.8046	33:67	3.3827	33:67	2.8528	33:67	2.7156	33:67	2.8497	33:67	2.6305	33:67	2.5693	40:60	N/A
GIA Plus 6 Months	USD	33:67	N/A	33:67	N/A	33:67	N/A	33:67	N/A	33:67	N/A	33:67	N/A	33:67	N/A	33:67	N/A	33:67	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	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.
Savings Account	MVR	10:90	0.7280	10:90	0.7842	10:90	0.8211	10:90	0.7771	10:90	0.7969	10:90	0.9468	10:90	0.9076	10:90	0.7978
Savings Account	USD	10:90	0.7280	10:90	0.7842	10:90	0.8211	10:90	0.7771	10:90	0.7969	10:90	0.9468	10:90	0.9077	10:90	0.7978
Kids Accounts	MVR	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314	30:70	2.3907	30:70	2.8404	30:70	2.7230	30:70	2.3934
Kids Accounts	USD	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3314	30:70	2.3907	30:70	2.8405	30:70	2.7230	30:70	2.3934
Kaamiyaabu Kids	MVR	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
Kaamiyaabu Kids	USD	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
Hajj Saving Deposit	MVR	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A	43:57	N/A
GIA 3 months	MVR	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
GIA 3 months	USD	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	MVR	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
GIA 6 months	USD	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
GIA 9 months	MVR	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	2.7213	30:70	2.3933
GIA 9 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	MVR	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 12 months	USD	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 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	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	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	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	40:60	N/A
GIA 24 months	MVR	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	USD	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
GIA 36 months	MVR	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 36 months	USD	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 48 months	MVR	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 48 months	USD	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 60 months	MVR	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 60 months	USD	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA Plus 36 Months	MVR	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 36 Months	USD	70:30	5.0960	70:30	5.4897	70:30	5.7481	70:30	5.4401	70:30	5.5785	70:30	6.6278	70:30	6.3538	70:30	5.5846
GIA Plus 6 Months	MVR	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 Plus 6 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

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