



Weightage & Profit Sharing Ratio Announcement (Common Mudaraba Pool) for the Month of December-2019

Product / Tiers	Dec'19	Nov'19	Oct'19
Savings Special (Monthly Payout)			
Less than Rs. 1 million	1.2000	1.0800	1.0400
Rs. 1 million to Rs. 9.99 million	1.2600	1.1400	1.1000
Rs. 10 million to Rs. 49.99 million	1.4800	1.3600	1.3200
Rs 50 million and above	1.6600	1.5400	1.5000
Regular Fixed Deposits	Dec'19	Nov'19	Oct'19
Profit at Maturity Option			
1 Month - Rs.100k to Rs. 999k	1.3400	1.3400	1.3400
1 Month - Rs. 1 million to Rs. 9.99 million	1.4400	1.4400	1.4400
1 Month - Rs.10mln to Rs.99.99 mln	1.5400	1.5400	1.5400
1 Month - Rs. 100 mln and above	1.6400	1.6400	1.6400
3 Month - Rs.100k to Rs. 999k	1.3800	1.3800	1.3800
3 Month - Rs. 1 million to Rs. 9.99 million	1.4800	1.4800	1.4800
3 Month - Rs.10mln to Rs.99.99 mln	1.5800	1.5800	1.5800
3 Month - Rs. 100 mln and above	1.6800	1.6800	1.6800
6 Month - Rs.100k to Rs. 999k	1.4200	1.4200	1.4200
6 Month - Rs. 1 million to Rs. 9.99 million	1.5200	1.5200	1.5200
6 Month - Rs.10mln to Rs.99.99 mln	1.6200	1.6200	1.6200
6 Month - Rs. 100 mln and above	1.7200	1.7200	1.7200
1 year - Rs. 100k to Rs. 999k	1.7490	1.7490	1.7490
1 year - Rs. 1 mln to Rs. 9.99 mln	2.0342	2.0342	2.0342
1 year - Rs. 10 mln and above	2.3194	2.3194	2.3194
2 Years	2.4144	2.4144	2.4144
3 Years	2.5095	2.5095	2.5095
5 Years	2.6996	2.6996	2.6996
7 Years	2.8897	2.8897	2.8897
Monthly Payout Option			
1 year - Rs. 100k to Rs. 999k	1.5970	1.5970	1.5970
1 year - Rs. 1 mln to Rs. 9.99 mln	1.8821	1.8821	1.8821
1 year - Rs. 10 mln to Rs. 99.99 mln	2.1673	2.1673	2.1673
1 year - Rs. 100 mln and above	2.1673	2.1673	2.1673
2 Years	2.2624	2.2624	2.2624
3 Years	2.3574	2.3574	2.3574
5 Years	2.5475	2.5475	2.5475
7 Years	2.5665	2.5665	2.5665
Quarterly Payout Option			
1 year - Rs. 100k to Rs. 999k	1.6350	1.6350	1.6350
1 year - Rs. 1 mln to Rs. 9.99 mln	1.9202	1.9202	1.9202
1 year - Rs. 10 mln to Rs. 99.99 mln	2.2053	2.2053	2.2053
1 year - Rs. 100 mln and above	2.2053	2.2053	2.2053
2 Years	2.3004	2.3004	2.3004
3 Years	2.3954	2.3954	2.3954
5 Years	2.5856	2.5856	2.5856
7 Years	2.6236	2.6236	2.6236
Half Yearly Payout Option			
1 year - Rs. 100k to Rs. 999k	1.6730	1.6730	1.6730
1 year - Rs. 1 mln to Rs. 9.99 mln	1.9582	1.9582	1.9582
1 year - Rs. 10 mln and above	2.2433	2.2433	2.2433
2 Years	2.3384	2.3384	2.3384
3 Years	2.4335	2.4335	2.4335
5 Years	2.6236	2.6236	2.6236
7 Years	2.6996	2.6996	2.6996

Premium Term Deposit (Profit at Maturity)	Nov'19	Nov'19	Oct'19
1 Month Rs. 2.5 mln to Rs. 9.99 mln	2.0400	2.0400	2.0400
1 Month Rs. 10 mln to Rs. 99.99 mln	2.1400	2.1400	2.1400
1 Month Rs 100 mln above	2.2400	2.2400	2.2400
3 Month Rs. 2.5 mln to Rs. 9.99 mln	2.0800	2.0800	2.0800
3 Month Rs. 10 mln to Rs. 99.99 mln	2.1800	2.1800	2.1800
3 Month Rs 100 mln above	2.2800	2.2800	2.2800
6 Month Rs. 2.5 mln to Rs. 9.99 mln	2.1200	2.1200	2.1200
6 Month Rs. 10 mln to Rs. 99.99 mln	2.2200	2.2200	2.2200
6 Month Rs 100 mln above	2.3200	2.3200	2.3200
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.5095	2.5095	2.5095
12 Month Rs. 10 mln to Rs. 99.99 mln	2.5475	2.5475	2.5475
12 Month Rs 100 mln above	2.6426	2.6426	2.6426

Premium Term Deposit (Monthly Payout)	Nov'19	Nov'19	Oct'19
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.4144	2.4144	2.4144
12 Month Rs. 10 mln to Rs. 99.99 mln	2.4525	2.4525	2.4525
12 Month Rs 100 mln above	2.5475	2.5475	2.5475

Note:

Downward revision in weightage of a product/tier may lead to reduction in expected profit rates
For queries please feel free to contact Dubai Islamic Phone Banking Service :111-786-DIB (available 24/7) or your respective branch.

Finance Department

Product / Tiers	Dec'19	Nov'19	Oct'19
Savings Plus (Monthly Payout)			
Less than 500K	1.2000	1.0800	1.0400
Rs. 500K to Rs. 999.9K	1.2200	1.1000	1.0800
Rs. 1 million to Rs. 9.99 million	1.2400	1.1200	1.1200
Rs. 10 million to Rs. 49.99 million	1.2800	1.1600	1.2800
Rs 50 million and above	1.4400	1.3200	1.2800

Savings Regular (Monthly Payout)	Dec'19	Nov'19	Oct'19
Rs. 1 & Above	1.2000	1.0800	1.0400

E-Savings (Quarterly Payout)	Dec'19	Nov'19	Oct'19
Less than 10K	1.2000	1.0800	1.0400
Rs. 10K to Rs. 99.99K	1.7600	1.6400	1.6400
Rs. 100K and above	2.3600	2.2400	2.2400

Business Account (Semi-annual Payout)	Dec'19	Nov'19	Oct'19
Rs. 1 & Above	0.0179	0.0179	0.0179

Enhanced Saving (Monthly Payout)	Dec'19	Nov'19	Oct'19
Less than Rs. 1 million	1.2000	1.0800	1.0400
Rs. 1 million to Rs. 9.99 million	1.2600	1.1400	1.1000
Rs. 10 million to Rs. 49.99 million	1.3000	1.1800	1.1400
Rs 50 million and above	1.7000	1.5800	1.5400

FCY Deposits - AED,USD,EUR & GBP (Monthly Payout)	Dec'19	Nov'19	Oct'19
Saving - Less than 500	0.0000	0.0000	0.0000
Saving - 500 and above	0.0511	0.0511	0.0511
3 Months - 2k to 99.99k	0.1064	0.1064	0.1064
3 Months - 100k and above	0.1702	0.1702	0.1702
6 Months - 2k to 99.99k	0.1277	0.1277	0.1277
6 Months - 100k and above	0.2128	0.2128	0.2128
1 Year - 2k to 99.99k	0.1702	0.1702	0.1702
1 Year - 100k and above	0.2553	0.2553	0.2553

FCY Deposits - AED,USD,EUR & GBP (Profit Maturity)	Dec'19	Nov'19	Oct'19
3 Months - 2k to 99.99k	0.1277	0.1277	0.1277
3 Months - 100k and above	0.1915	0.1915	0.1915
6 Months - 2k to 99.99k	0.1489	0.1489	0.1489
6 Months - 100k and above	0.2340	0.2340	0.2340
1 Year - 2k to 99.99k	0.1915	0.1915	0.1915
1 Year - 100k and above	0.2766	0.2766	0.2766

ILTF - Textile Sector	Dec'19	Nov'19	Oct'19
Upto 3 years	1.3308	1.3308	1.3308
Over 3 years and upto 5 years	0.9506	0.9506	0.9506
Over 5 years and upto 10 years	0.7605	0.7605	0.7605

ILTF - Non Textile Sector	Dec'19	Nov'19	Oct'19
Over 3 years and upto 5 years	1.3308	1.3308	1.3308
Over 5 years and upto 10 years	1.1407	1.1407	1.1407

DIB Additional Tier 1 Sukuk	Dec'19	Nov'19	Oct'19
Additional Tier 1 Sukuk (monthly)	5.9316	5.9316	5.9316

Profit Sharing Ratio Depositors	Dec'19	Nov'19	Oct'19
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Profit Sharing Ratio Sukuk Tier II	Dec'19	Nov'19	Oct'19
Bank (Mudarib Share)	10%	10%	10%
Customer (Rab-ul Maal Share)	90%	90%	90%

Profit Sharing Ratio DIB Additional Tier 1 Sukuk	Dec'19	Nov'19	Oct'19
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Signature
27/11/19
Sharia Compliance Department