

Weightage & Profit Sharing Ratio Announcement (Common Mudaraba Pool) for the Month of Jul 2020

Product / Tiers	Jul'20	Jun'20	May'20
Savings Special (Monthly Payout)			
Less than Rs. 1 million	1.2000	1.2000	1.2000
Rs. 1 million to Rs. 9.99 million	1.2600	1.2600	1.2600
Rs. 10 million to Rs. 49.99 million	1.4800	1.4800	1.4800
Rs 50 million and above	1.6600	1.6600	1.6600

Product / Tiers	Jul'20	Jun'20	May'20
Savings Plus (Monthly Payout)			
Less than 500K	1.2000	1.2000	1.2000
Rs. 500K to Rs. 999.9K	1.2200	1.2200	1.2200
Rs. 1 million to Rs. 9.99 million	1.2400	1.2400	1.2400
Rs. 10 million to Rs. 49.99 million	1.2800	1.2800	1.2800
Rs 50 million and above	1.4400	1.4400	1.4400

Product / Tiers	Jul'20	Jun'20	May'20
Savings Regular (Monthly Payout)			
Less than 100K	1.6000	2.0000	2.0000
Rs. 100K and above	1.2000	1.2000	1.2000

Product / Tiers	Jul'20	Jun'20	May'20
E-Savings (Quarterly Payout)			
Less than 10K	1.2000	1.2000	1.2000
Rs. 10K to Rs. 99.99K	1.4000	1.7600	1.7600
Rs. 100K and above	1.9600	2.3600	2.3600

Product / Tiers	Jul'20	Jun'20	May'20
Business Account (Semi-annual Payout)			
Rs. 1 & Above	0.0179	0.0179	0.0179

Product / Tiers	Jul'20	Jun'20	May'20
Enhanced Saving (Monthly Payout)			
Less than Rs. 1 million	1.2000	1.2000	1.2000
Rs. 1 million to Rs. 9.99 million	1.2600	1.2600	1.2600
Rs. 10 million to Rs. 49.99 million	1.3000	1.3000	1.3000
Rs 50 million and above	1.7000	1.7000	1.7000

Product / Tiers	Jul'20	Jun'20	May'20
Regular Fixed Deposits			
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	1.9011	2.0342	2.0342
1 year - Rs. 10 mln and above	1.9962	2.3194	2.3194
2 Years	2.1103	2.4144	2.4144
3 Years	2.1673	2.5095	2.5095
5 Years	2.2243	2.5665	2.6996
7 Years	2.2814	2.6616	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	1.7110	1.8821	1.8821
1 year - Rs. 10 mln to Rs. 99.99 mln	1.8061	2.1673	2.1673
1 year - Rs. 100 mln and above	1.8441	2.1673	2.1673
2 Years	1.8821	2.2624	2.2624
3 Years	1.9772	2.3574	2.3574
5 Years	2.1673	2.5475	2.5475
7 Years	2.1863	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	1.9962	2.2053	2.2053
1 year - Rs. 100 mln and above	2.0152	2.2053	2.2053
2 Years	1.9202	2.3004	2.3004
3 Years	2.0152	2.3954	2.3954
5 Years	2.0913	2.4715	2.5856
7 Years	2.2053	2.5856	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	1.9962	2.2433	2.2433
2 Years	1.9582	2.3384	2.3384
3 Years	2.0532	2.4335	2.4335
5 Years	2.1293	2.5095	2.6236
7 Years	2.2433	2.6236	2.6996

Product / Tiers	Jul'20	Jun'20	May'20
Premium Term Deposit (Profit at Maturity)			
1 Month Rs. 2.5 mln to Rs. 9.99 mln	1.8400	2.0400	2.0400
1 Month Rs. 10 mln to Rs. 99.99 mln	1.9400	2.1400	2.1400
1 Month Rs 100 mln above	2.0400	2.2400	2.2400
3 Month Rs. 2.5 mln to Rs. 9.99 mln	1.8800	2.0800	2.0800
3 Month Rs. 10 mln to Rs. 99.99 mln	1.9800	2.1800	2.1800
3 Month Rs 100 mln above	2.0800	2.2800	2.2800
6 Month Rs. 2.5 mln to Rs. 9.99 mln	1.9200	2.1200	2.1200
6 Month Rs. 10 mln to Rs. 99.99 mln	2.0200	2.2200	2.2200
6 Month Rs 100 mln above	1.9800	2.3200	2.3200
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.1863	2.5095	2.5095
12 Month Rs. 10 mln to Rs. 99.99 mln	2.2243	2.5475	2.5475
12 Month Rs 100 mln above	2.2624	2.6426	2.6426

Product / Tiers	Jul'20	Jun'20	May'20
Premium Term Deposit (Monthly Payout)			
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.0913	2.4144	2.4144
12 Month Rs. 10 mln to Rs. 99.99 mln	2.1293	2.4525	2.4525
12 Month Rs 100 mln above	2.1673	2.5475	2.5475

Product / Tiers	Jul'20	Jun'20	May'20
FCY Deposits - AED,USD,EUR & GBP (Monthly Payout)			
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

Product / Tiers	Jul'20	Jun'20	May'20
FCY Deposits - AED,USD,EUR & GBP (Profit Maturity)			
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

Islamic Refinance Schemes

Product / Tiers	Jul'20	Jun'20	May'20
ILTF - Textile Sector			
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

Product / Tiers	Jul'20	Jun'20	May'20
ILTF - Non Textile Sector			
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

Product / Tiers	Jul'20	Jun'20	May'20
Islamic Financing Renewal Energy			
Project of more than 20 MW (Category 1)	1.1407	1.1407	1.1407
Individual Customers Upto 1 MW (Category 2)	0.7605	0.7605	0.7605
Vendor / Supplier Upto 1 MW (Category 3)	1.1407	1.1407	1.1407

Product / Tiers	Jul'20	Jun'20	May'20
Islamic Temporary Economic Refinance Facility			
ITERF	1.1407	1.1407	1.1407

Product / Tiers	Jul'20	Jun'20	May'20
Islamic Refinance Scheme for payment of Wages and Salaries			
Islamic Refinance Scheme for payment of Wages and Salaries (Corporate)	0.7605	0.7605	0.7605
Islamic Refinance Scheme for payment of Wages and Salaries (SME)	0.3802	0.3802	N/a
Islamic Refinance Scheme for payment of Wages and Salaries (Corp & SME Active Tax Payer)	0.0152	0.0152	N/a

Product / Tiers	Jul'20	Jun'20	May'20
Islamic Refinance Facility for Combating COVID-19 (IRFCC)			
IRFCC	0.0152	0.0152	0.0152

Product / Tiers	Jul'20	Jun'20	May'20
Profit Sharing Ratio Depositors			
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Product / Tiers	Jul'20	Jun'20	May'20
Profit Sharing Ratio Sukuk Tier II			
Bank (Mudarib Share)	10%	10%	10%
Customer (Rab-ul Maal Share)	90%	90%	90%

Product / Tiers	Jul'20	Jun'20	May'20
Profit Sharing Ratio DIB Additional Tier 1 Sukuk			
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Product / Tiers	Jul'20	Jun'20	May'20
DIB Additional Tier 1 Sukuk			
Additional Tier 1 Sukuk (monthly)	3.6844	4.9544	4.9544

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 (availabe 24/7) or your respective branch.


