



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

Product / Tiers	Nov'20	Oct'20	Sep'20
Savings Special (Monthly Payout)			
Less than Rs. 1 million	1.1000	1.1000	1.1000
Rs. 1 million to Rs. 9.99 million	1.2000	1.2000	1.2000
Rs. 10 million to Rs. 49.99 million	1.4000	1.4000	1.4000
Rs 50 million and above	1.6000	1.6000	1.6000

Product / Tiers	Nov'20	Oct'20	Sep'20
Savings Plus(Monthly Payout)			
Less than 500K	1.1000	1.1000	1.1000
Rs. 500K to Rs. 999.9K	1.1400	1.1400	1.1400
Rs. 1 million to Rs. 9.99 million	1.2000	1.2000	1.2000
Rs. 10 million to Rs. 49.99 million	1.2800	1.2800	1.2800
Rs 50 million and above	1.4000	1.4000	1.4000

Product / Tiers	Nov'20	Oct'20	Sep'20
Savings Regular (Monthly Payout)			
Less than 100k	1.4000	1.4000	1.4000
Rs. 100k and above	1.1000	1.1000	1.1000

Product / Tiers	Nov'20	Oct'20	Sep'20
E-Savings (Quarterly Payout)			
Less than 10K	1.1000	1.1000	1.1000
Rs. 10K to Rs. 99.99K	1.2000	1.2000	1.2000
Rs. 100K and above	1.6000	1.6000	1.6000

Product / Tiers	Nov'20	Oct'20	Sep'20
Business Account (Semi-annual Payout)			
Rs. 1 & Above	0.0179	0.0179	0.0179

Product / Tiers	Nov'20	Oct'20	Sep'20
Enhanced Saving (Monthly Payout)			
Less than Rs. 1 million	1.1000	1.1000	1.1000
Rs. 1 million to Rs. 9.99 million	1.2000	1.2000	1.2000
Rs. 10 million to Rs. 49.99 million	1.4000	1.4000	1.4000
Rs 50 million and above	1.6000	1.6000	1.6000

Product / Tiers	Nov'20	Oct'20	Sep'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	1.9011	1.9011
1 year - Rs. 10 mln and above	1.9962	1.9962	1.9962
2 Years	2.1103	2.1103	2.1103
3 Years	2.1673	2.1673	2.1673
5 Years	2.2243	2.2243	2.2243
7 Years	2.2814	2.2814	2.2814
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	1.7110	1.7110
1 year - Rs. 10 mln to Rs. 99.99 mln	1.8061	1.8061	1.8061
1 year - Rs. 100 mln and above	1.8441	1.8441	1.8441
2 Years	1.8821	1.8821	1.8821
3 Years	1.9772	1.9772	1.9772
5 Years	2.1673	2.1673	2.1673
7 Years	2.1863	2.1863	2.1863
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	1.9962	1.9962
1 year - Rs. 100 mln and above	2.0152	2.0152	2.0152
2 Years	1.9202	1.9202	1.9202
3 Years	2.0152	2.0152	2.0152
5 Years	2.0913	2.0913	2.0913
7 Years	2.2053	2.2053	2.2053
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	1.9962	1.9962
2 Years	1.9582	1.9582	1.9582
3 Years	2.0532	2.0532	2.0532
5 Years	2.1293	2.1293	2.1293
7 Years	2.2433	2.2433	2.2433

Product / Tiers	Nov'20	Oct'20	Sep'20
Premium Term Deposit (Profit at Maturity)			
1 Month Rs. 2.5 mln to Rs. 9.99 mln	1.8400	1.8400	1.8400
1 Month Rs. 10 mln to Rs. 99.99 mln	1.9400	1.9400	1.9400
1 Month Rs 100 mln above	2.0400	2.0400	2.0400
3 Month Rs. 2.5 mln to Rs. 9.99 mln	1.8800	1.8800	1.8800
3 Month Rs 10 mln to Rs. 99.99 mln	1.9800	1.9800	1.9800
3 Month Rs 100 mln above	2.0800	2.0800	2.0800
6 Month Rs. 2.5 mln to Rs. 9.99 mln	1.9200	1.9200	1.9200
6 Month Rs. 10 mln to Rs. 99.99 mln	2.0200	2.0200	2.0200
6 Month Rs 100 mln above	1.9800	1.9800	1.9800
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.1863	2.1863	2.1863
12 Month Rs. 10 mln to Rs. 99.99 mln	2.2243	2.2243	2.2243
12 Month Rs 100 mln above	2.2624	2.2624	2.2624

Product / Tiers	Nov'20	Oct'20	Sep'20
Premium Term Deposit (Monthly Payout)			
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.0913	2.0913	2.0913
12 Month Rs. 10 mln to Rs. 99.99 mln	2.1293	2.1293	2.1293
12 Month Rs 100 mln above	2.1673	2.1673	2.1673

Product / Tiers	Nov'20	Oct'20	Sep'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	Nov'20	Oct'20	Sep'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	Nov'20	Oct'20	Sep'20
ILTFF - 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	Nov'20	Oct'20	Sep'20
ILTFF - 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	Nov'20	Oct'20	Sep'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	Nov'20	Oct'20	Sep'20
Islamic Temporary Economic Refinance Facility			
ITERF	1.1407	1.1407	1.1407

Product / Tiers	Nov'20	Oct'20	Sep'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	0.3802
Islamic Refinance Scheme for payment of Wages and Salaries (Corp & SME Active Tax Payer)	0.0152	0.0152	0.0152

Product / Tiers	Nov'20	Oct'20	Sep'20
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)			
IRFCC	0.0152	0.0152	0.0152

Product / Tiers	Nov'20	Oct'20	Sep'20
Profit Sharing Ratio Depositors			
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

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

Product / Tiers	Nov'20	Oct'20	Sep'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	Nov'20	Oct'20	Sep'20
DIB Additional Tier 1 Sukuk			
Additional Tier 1 Sukuk (monthly)	3.4221	3.4221	3.6844

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.