



Weightage & Profit Sharing Ratio Announcement (Common Mudaraba Pool) for the Month of August-2021

Product / Tiers	August'21	July'21	June'21
Savings Special (Monthly Payout)	August'21	July'21	June'21
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
Savings Plus (Monthly Payout)	August'21	July'21	June'21
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
Savings Regular / Asaan / RDA (Monthly Payout)	August'21	July'21	June'21
Less than 100k	1.4000	1.4000	1.4000
Rs. 100k and above	1.1000	1.1000	1.1000
E-Savings (Quarterly Payout)	August'21	July'21	June'21
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
Business Account (Semi-annual Payout)	August'21	July'21	June'21
Rs. 1 & Above	0.0179	0.0179	0.0179
Enhanced Saving (Monthly Payout)	August'21	July'21	June'21
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
Regular Fixed Deposits Profit at Maturity Option	August'21	July'21	June'21
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
Premium Term Deposit (Profit at Maturity)	August'21	July'21	June'21
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
Premium Term Deposit (Monthly Payout)	August'21	July'21	June'21
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	August'21	July'21	June'21
FCY Deposits / RDA - AED,USD,EUR & GBP (Monthly Payout)	August'21	July'21	June'21
Saving - Less than 500	0.0213	0.0213	0.0213
Saving - 500 and above	0.0426	0.0426	0.0426
3 Months - 2k to 99.99k	0.0638	0.0638	0.0638
3 Months - 100k and above	0.0851	0.0851	0.0851
6 Months - 2k to 99.99k	0.1064	0.1064	0.1064
6 Months - 100k and above	0.1277	0.1277	0.1277
1 Year - 2k to 99.99k	0.1489	0.1489	0.1489
1 Year - 100k and above	0.1702	0.1702	0.1702
FCY Deposits / RDA - AED,USD,EUR & GBP (Profit Maturity)	August'21	July'21	June'21
3 Months - 2k to 99.99k	0.0851	0.0851	0.0851
3 Months - 100k and above	0.1064	0.1064	0.1064
6 Months - 2k to 99.99k	0.1277	0.1277	0.1277
6 Months - 100k and above	0.1489	0.1489	0.1489
1 Year - 2k to 99.99k	0.1702	0.1702	0.1702
1 Year - 100k and above	0.1915	0.1915	0.1915

Islamic Refinance Schemes

Islamic Finance Facility for Storage of Agricultural Produce	August'21	July'21	June'21
IFFSAP	0.3802	-	-
ILTFF - Textile Sector	August'21	July'21	June'21
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
ILTFF - Non Textile Sector	August'21	July'21	June'21
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
Islamic Financing Renewable Energy	August'21	July'21	June'21
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
Islamic Temporary Economic Refinance Facility	August'21	July'21	June'21
ITERF	0.3802	0.3802	0.3802
Islamic Refinance scheme for modernization of SMES	August'21	July'21	June'21
IRFMS (Greater than 1 year)	0.3802	0.3802	-
Islamic Refinance Scheme for payment of Wages and Salaries	August'21	July'21	June'21
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	0.0152	0.0152	0.0152
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	August'21	July'21	June'21
IRFCC	0.0152	0.0152	0.0152
Johara Account (Monthly Payout)	August'21	July'21	June'21
Less than 100k	1.4000	1.4000	1.4000
Rs. 100k and above	1.5000	1.5000	1.5000
Senior Citizen/Widows/ Pensioner Accounts (Monthly Payout)	August'21	July'21	June'21
Less than 100k	1.4000	1.4000	1.4000
Rs. 100k and above	2.2000	2.2000	2.2000

Profit Sharing Ratio Depositors	August'21	July'21	June'21
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Profit Sharing Ratio Sukuk Tier II	August'21	July'21	June'21
Bank (Mudarib Share)	10%	10%	10%
Customer (Rab-ul Maal Share)	90%	90%	90%

Profit Sharing Ratio DIB Additional Tier 1 Sukuk	August'21	July'21	June'21
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

DIB Additional Tier 1 Sukuk	August'21	July'21	June'21
Additional Tier 1 Sukuk (monthly)	3.5019	3.5019	3.5475

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.