



Enhancements in Pool Management Mechanism

We sincerely appreciate your continued trust in Dubai Islamic Bank. It is our privilege to serve you, and we remain committed to providing you with prompt, efficient, and courteous banking services at all times.

In line with the State Bank of Pakistan (SBP) directives (IFPD Circular No. 09), Dubai Islamic Bank has introduced enhancements to its pool management mechanism to align with the new regulatory requirements.

As part of this initiative, DIBPL have restructured our deposit pools as follows:

1. SSPKR (Special Pool for Saving Deposit - PKR):
 - All local currency saving deposit customers will now be managed under this dedicated pool.
2. SSTDR (Special Pool for Term Deposit - PKR):
 - All local currency term deposit customers will be managed separately in this pool.
3. SSFCY (Special Pool for Saving & Term Deposit - FCY):
 - Customers holding foreign currency saving and term deposits will be grouped together in this pool.
4. SSFPP (Special Pool for Financial Institutions, Public Sector Enterprises & Public Limited Companies - PKR):
 - This pool will exclusively manage deposits from financial institutions, public sector enterprises, and public limited companies in local currency.

These improvements are designed to enhance operational efficiency and compliance in our pool management system, ensuring you continue to receive competitive and Shariah-compliant returns on your deposits.

For your convenience, we have attached a detailed format outlining the transition of your respective deposit(s) into the new pool management mechanism. Additionally, please note that the applicable weightages and expected profit rates for each month shall be officially announced and updated on the bank's website on a regular basis. Customers are encouraged to visit the website periodically to stay informed about the latest updates and changes related to their investments.

Should you require any clarification or assistance, please do not hesitate to contact your relationship manager or visit your nearest Dubai Islamic Bank branch.

We sincerely appreciate your support in strengthening Islamic Banking, and we look forward to serving you with excellence

Existing				New Pool Code/Category							
Pool	Expected Rate	Mudarib Share	Rabbul Maal	Saving Deposit Account Holders		Term Deposit Account Holders		Financial Institutions,Public Sector and Public Limited Account Holders		Foreign Currency Deposit Account Holders	
				Mudarib Share	Rabbul Maal	Mudarib Share	Rabbul Maal	Mudarib Share	Rabbul Maal	Mudarib Share	Rabbul Maal
				50%	50%	50%	50%	50%	50%	65%	35%
FI107	12.50%	45%	55%	SSPKR-74		SSTDOR-64		SSFPP-74		NA	
FI108	12.25%	45%	55%	SSPKR-73		SSTDOR-63		SSFPP-73		NA	
FI109	9.00%	50%	50%	SSPKR-51		SSTDOR-42		SSFPP-51		NA	
FI110	14.50%	40%	60%	NA		SSTDOR-70		NA		NA	
FI111	14.25%	40%	60%	NA		SSTDOR-69		NA		NA	
FI113	16.00%	20%	80%	NA		SSTDOR-73		NA		NA	
FI114	8.70%	50%	50%	SSPKR-46		SSTDOR-37		SSFPP-46		NA	
FI115	10.50%	50%	50%	SSPKR-66		SSTDOR-56		SSFPP-66		NA	
FI116	19.50%	25%	75%	NA		SSTDOR-79		NA		NA	
FI118	11.50%	50%	50%	SSPKR-70		SSTDOR-60		SSFPP-70		NA	
FI126	13.00%	45%	55%	SSPKR-76		SSTDOR-66		SSFPP-76		NA	
FI127	8.75%	50%	50%	SSPKR-47		SSTDOR-38		SSFPP-47		NA	
FI133	6.75%	50%	50%	SSPKR-21		SSTDOR-14		SSFPP-21		NA	
FI137	13.25%	45%	55%	NA		SSTDOR-67		NA		NA	
FI140	6.70%	50%	50%	SSPKR-20		NA		SSFPP-20		NA	
FI142	6.60%	50%	50%	SSPKR-18		NA		SSFPP-18		NA	
FI143	8.15%	50%	50%	SSPKR-38		SSTDOR-29		SSFPP-38		NA	
FI145	8.50%	50%	50%	SSPKR-44		SSTDOR-35		SSFPP-44		NA	
FI146	12.00%	45%	55%	SSPKR-72		SSTDOR-62		SSFPP-72		NA	
FI147	7.75%	50%	50%	SSPKR-33		SSTDOR-24		SSFPP-33		NA	
FI159	6.80%	50%	50%	SSPKR-22		NA		SSFPP-22		NA	
FI160	15.00%	40%	60%	SSPKR-78		SSTDOR-71		SSFPP-78		NA	
FI163	6.65%	50%	50%	SSPKR-19		NA		SSFPP-19		NA	
FI171	3.00%	50%	50%	SSPKR-01		NA		SSFPP-01		NA	
FI174	9.50%	50%	50%	SSPKR-57		SSTDOR-48		SSFPP-57		NA	
FI175	9.25%	50%	50%	SSPKR-54		SSTDOR-45		SSFPP-54		NA	
FI177	18.00%	25%	75%	NA		SSTDOR-75		NA		NA	
FI178	14.00%	40%	60%	SSPKR-77		SSTDOR-68		SSFPP-77		NA	
FI180	9.40%	50%	50%	SSPKR-56		SSTDOR-47		SSFPP-56		NA	
FI181	9.75%	50%	50%	SSPKR-60		SSTDOR-51		SSFPP-60		NA	
FI182	17.00%	20%	80%	NA		SSTDOR-74		NA		NA	
FI183	15.50%	40%	60%	NA		SSTDOR-72		NA		NA	
FI184	10.25%	50%	50%	SSPKR-65		SSTDOR-55		SSFPP-65		NA	
FI189	19.00%	25%	75%	NA		SSTDOR-78		NA		NA	
FI190	10.75%	50%	50%	SSPKR-67		SSTDOR-57		SSFPP-67		NA	
FI198	18.25%	25%	75%	NA		SSTDOR-76		NA		NA	
FIF03	1.55%	90%	10%	NA		NA		NA		SSFCY-20	
FIF04	3.25%	85%	15%	NA		NA		NA		SSFCY-51	
FIF07	1.25%	95%	5%	NA		NA		NA		SSFCY-14	
FIF09	1.75%	90%	10%	NA		NA		NA		SSFCY-24	
FIF11	1.00%	95%	5%	NA		NA		NA		SSFCY-12	
FIF14	2.50%	85%	15%	NA		NA		NA		SSFCY-37	
FIF15	2.25%	90%	10%	NA		NA		NA		SSFCY-32	
FIF17	2.00%	90%	10%	NA		NA		NA		SSFCY-29	
FIF20	0.50%	95%	5%	NA		NA		NA		SSFCY-09	
FIF21	0.60%	95%	5%	NA		NA		NA		SSFCY-10	
FIF24	7.50%	70%	30%	NA		NA		NA		SSFCY-136	
FIF27	0.75%	95%	5%	NA		NA		NA		SSFCY-11	
FIF28	2.75%	90%	10%	NA		NA		NA		SSFCY-42	
FIF30	0.25%	95%	5%	NA		NA		NA		SSFCY-04	
FIF31	1.50%	95%	5%	NA		NA		NA		SSFCY-19	
FIF32	4.80%	70%	30%	NA		NA		NA		SSFCY-82	
FIF33	0.45%	95%	5%	NA		NA		NA		SSFCY-08	
FIF34	3.00%	70%	30%	NA		NA		NA		SSFCY-47	
FIF36	4.00%	80%	20%	NA		NA		NA		SSFCY-66	
FIF37	3.50%	80%	20%	NA		NA		NA		SSFCY-56	
FIF39	2.10%	90%	10%	NA		NA		NA		SSFCY-30	
FIF40	4.10%	80%	20%	NA		NA		NA		SSFCY-68	
FIF41	5.25%	75%	25%	NA		NA		NA		SSFCY-91	
FIF42	4.50%	80%	20%	NA		NA		NA		SSFCY-76	
FIF43	5.00%	75%	25%	NA		NA		NA		SSFCY-86	
FIF44	6.00%	75%	25%	NA		NA		NA		SSFCY-106	
FIF45	4.75%	80%	20%	NA		NA		NA		SSFCY-81	
FIF46	5.75%	80%	20%	NA		NA		NA		SSFCY-101	
FIF47	5.50%	80%	20%	NA		NA		NA		SSFCY-96	
FIF51	6.50%	80%	20%	NA		NA		NA		SSFCY-116	
FIF52	7.25%	65%	35%	NA		NA		NA		SSFCY-131	
FIS28	4.50%	50%	50%	SSPKR-05		SSTDOR-04		SSFPP-05		NA	
FIS37	4.00%	50%	50%	SSPKR-02		SSTDOR-01		SSFPP-02		NA	
FIS46	5.60%	50%	50%	SSPKR-12		NA		SSFPP-12		NA	
FIS50	5.50%	50%	50%	SSPKR-11		SSTDOR-08		SSFPP-11		NA	
FIS51	5.75%	50%	50%	SSPKR-13		SSTDOR-09		SSFPP-13		NA	
FIS53	6.00%	50%	50%	SSPKR-14		SSTDOR-10		SSFPP-14		NA	
FIS54	6.25%	50%	50%	SSPKR-16		SSTDOR-12		SSFPP-16		NA	
FIS56	6.50%	50%	50%	SSPKR-17		SSTDOR-13		SSFPP-17		NA	
FIS60	6.85%	50%	50%	SSPKR-23		NA		SSFPP-23		NA	
FIS66	11.00%	50%	50%	SSPKR-68		SSTDOR-58		SSFPP-68		NA	
FIS69	5.15%	50%	50%	SSPKR-09		NA		SSFPP-09		NA	
FIS73	5.00%	50%	50%	SSPKR-07		SSTDOR-06		SSFPP-07		NA	
FIS74	5.25%	50%	50%	SSPKR-10		SSTDOR-07		SSFPP-10		NA	
FIS79	8.25%	50%	50%	SSPKR-40		SSTDOR-31		SSFPP-40		NA	
FIS81	10.00%	50%	50%	SSPKR-63		SSTDOR-54		SSFPP-63		NA	
FIS83	7.00%	50%	50%	SSPKR-24		SSTDOR-15		SSFPP-24		NA	
FIS88	7.25%	50%	50%	SSPKR-27		SSTDOR-18		SSFPP-27		NA	
FIS89	18.50%	25%	75%	NA		SSTDOR-77		NA		NA	
FIS93	7.50%	50%	50%	SSPKR-30		SSTDOR-21		SSFPP-30		NA	
FISM9	8.00%	50%	50%	SSPKR-36		SSTDOR-27		SSFPP-36		NA	
SMP5	8.00%	50%	50%	SSPKR-36		SSTDOR-27		SSFPP-36		NA	
SMP5	8.10%	50%	50%	SSPKR-37		SSTDOR-28		SSFPP-37		NA	
SMP5	8.20%	50%	50%	SSPKR-39		SSTDOR-30		SSFPP-39		NA	
SMP5	8.25%	50%	50%	SSPKR-40		SSTDOR-31		SSFPP-40		NA	
SMP5	8.35%	50%	50%	SSPKR-42		SSTDOR-33		SSFPP-42		NA	