Bank Alfalah Limited

Islamic Banking-Bangladesh

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR Non-Individuals, Corp. & Inst.

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **Mar, 2023** which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

			Mar, 2023
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO	
		Share of Rabbul Maal	50%
		Share of Mudarib	50%
LFALA	H DEPOSITS		Weightage
	al Profit	Below 5,00,000	0.000
	al Profit	Below 1 crore	0.600
1	al Profit al Profit	From 1 crore to 5 crore From 5 crore to 20 crore	2.401 3.001
	al Profit	From 20 crore to 40 crore	3.001
	al Profit	From 40 crore and above	3.001
Shor	rt Notice Deposits	Below 1 crore	0.103
	rt Notice Deposits	From 1 crore to below 25 crores	0.823
2 Shor	rt Notice Deposits	From 25 crore to below 50 crores	1.029
	rt Notice Deposits	From 50 crore to below 100 crores	1.029
	rt Notice Deposits	From 100 crore & above	1.029
	m Deposit 1 MTH ken Period TDR	1 Month BROKEN DAYS - 45 DAYS (Below 1 Crore)	0.360
Brok	ken Period TDR	BROKEN DAYS - 45 DAYS (Below 1 Grore) BROKEN DAYS - 45 DAYS (From 1 Crore and 5 Crore)	1.501
4	ken Period TDR	BROKEN DAYS - 45 DAYS (From 5 Crore and 10 Crore)	1.801
	ken Period TDR	BROKEN DAYS - 45 DAYS (From 10 Crore and Above)	2.101
LCY	TERM DEP 3 MONTH	Below 1 crore	0.463
-	TERM DEP 3 MONTH	From 1 crore to below 5 crores	1.235
	TERM DEP 3 MONTH	From 5 crore to below 10 crores	1.338
	TERM DEP 3 MONTH	From 10 crore to below 20 crores	1.441
	TERM DEP 3 MONTH	From 20 crore & above BROKEN DAYS - 91 DAYS (Below 10 lac)	0.618
	ken Period TDR	BROKEN DAYS - 91 DAYS (From 10 lac to 25 lac)	0.823
Brok	ken Period TDR	BROKEN DAYS - 91 DAYS (From 25 lac to 1 crore)	1.235
6	ken Period TDR	BROKEN DAYS - 91 DAYS (From 1 crore to 5 Crore)	1.338
Brok	ken Period TDR	BROKEN DAYS - 91 DAYS (From 5 crore to 20 Crore)	1.441
Brok	ken Period TDR	BROKEN DAYS - 91 DAYS (From 20 crore & Above)	1.492
Brok	ken Period TDR	BROKEN DAYS - 93 DAYS (Below 10 lac)	0.618
	ken Period TDR	BROKEN DAYS - 93 DAYS (From 10 lac to 25 lac)	0.823
/	ken Period TDR	BROKEN DAYS - 93 DAYS (From 25 lac to 1 crore)	1.029
	ken Period TDR ken Period TDR	BROKEN DAYS - 93 DAYS (From 1 crore to 5 Crore) BROKEN DAYS - 93 DAYS (From 5 crore to 20 Crore)	1.029
	ken Period TDR	BROKEN DAYS - 93 DAYS (From 20 crore & Above)	1.029
	ken Period TDR	BROKEN DAYS - 100 DAYS	0.412
LCY	TERM DEP 6 MONTH	6 Months - Below 50 Lac	0.412
9 LCY	TERM DEP 6 MONTH	6 Months - 50 Lac to 1 Crore	1.235
	TERM DEP 6 MONTH	6 Months - 1 Crore to 5 Crore	1.338
	TERM DEP 6 MONTH	6 Months - 5 crore and above	1.441
	ken Period TDR	BROKEN DAYS - 182 DAYS (Below 10 lac)	0.824
Brok	ken Period TDR ken Period TDR	BROKEN DAYS - 182 DAYS (From 10 lac to 25 lac) BROKEN DAYS - 182 DAYS (From 25 lac to 1 crore)	1.235
10	ken Period TDR	BROKEN DAYS - 182 DAYS (From 1 crore to 5 Crore) BROKEN DAYS - 182 DAYS (From 1 crore to 5 Crore)	1.235
	ken Period TDR	BROKEN DAYS - 182 DAYS (From 5 crore to 20 Crore)	1.235
Brok	ken Period TDR	BROKEN DAYS - 182 DAYS (From 20 crore & Above)	1.235
Brok	ken Period TDR	BROKEN DAYS - 200 DAYS (Below 25 lac)	0.515
	ken Period TDR	BROKEN DAYS - 200 DAYS (From 25 lac to 1 crore)	0.823
	ken Period TDR	BROKEN DAYS - 200 DAYS (From 1 crore to 2.5 crore)	0.926
	ken Period TDR m Deposit 7 Mth	BROKEN DAYS - 200 DAYS (From 2.5 crore & Above)	0.926
Torr	m Deposit 7 Mth m Deposit 7 Mth	Below 10 lac From 10 lac to 25 Lac	0.515
.2	m Deposit 7 Mth	From 25 lac to 1 Crore	0.926
	m Deposit 7 Mth	From 1 crore & Above	0.926
	TERM DEP 1 YEAR	1 Year (Below 1 crore)	0.721
LCY	TERM DEP 1 YEAR	1 Year (From 1 crore to 5 Crore)	1.338
LCY	TERM DEP 1 YEAR	1 Year (From 5 crore & Above)	1.441
	m Deposit 13 Mth	13 MONTH (Below 25 lac)	0.823
.4	m Deposit 13 Mth	13 MONTH (From 25 lac to 1 crore)	1.235
	m Deposit 13 Mth	13 MONTH (From 1 crore to 2.5 crore)	1.235
	m Deposit 13 Mth m Deposit 15 Mth	13 MONTH (From 2.5 crore & Above) 15 MONTH (Below 1 crore)	0.566
	m Deposit 15 Mth	15 MONTH (Below 1 crore to 3 Crore)	0.566
	m Deposit 15 Mth	15 MONTH (From 3 crore & Above)	0.720
	TERM DEP 2 YEAR	2 Year	0.824
17 L CV	TERM DEP 3 YEAR	3 Year	0.823