

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 **Apr, 2024** 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:

ISLAMIC DEPOSIT PRODUCTS		Apr, 2024	
		PROFIT SHARING RATIO	
		Share of Rabbul Maal	40%
		Share of Mudarib	60%
ALFALAH DEPOSITS			Weightage
	Royal Profit	Below 500,000	0.000
	Royal Profit	Below 1 crore	0.206
1	Royal Profit	From 1 crore to 5 crore	0.825
	Royal Profit	From 5 crore to 20 crore	0.825
	Royal Profit	From 20 crore to 40 crore	0.825
	Royal Profit	From 40 crore and above	0.825
	Royal Profit	From 1 crore	0.103
2	Short Notice Deposits	From 1 crore to below 25 crores	0.825
	Short Notice Deposits	From 25 crore to below 50 crores	0.825
	Short Notice Deposits	From 50 crore to below 100 crores	0.825
	Short Notice Deposits	From 100 crore & above	0.825
	Short Notice Deposits	From 1 crore	0.103
3	Term Deposit 1 MTH	1 Month	0.361
	Broken Period TDR	BROKEN DAYS - 45 DAYS (Below 1 Crore)	0.411
4	Broken Period TDR	BROKEN DAYS - 45 DAYS (From 1 Crore and 5 Crore)	0.413
	Broken Period TDR	BROKEN DAYS - 45 DAYS (From 5 Crore and 10 Crore)	0.413
	Broken Period TDR	BROKEN DAYS - 45 DAYS (From 10 Crore and Above)	0.413
	Broken Period TDR	BROKEN DAYS - 45 DAYS (From 10 Crore and Above)	0.413
5	LCY TERM DEP 3 MONTH	Below 1 crore	0.464
	LCY TERM DEP 3 MONTH	From 1 crore to below 5 crores	0.671
	LCY TERM DEP 3 MONTH	From 5 crore to below 10 crores	0.722
	LCY TERM DEP 3 MONTH	From 10 crore to below 20 crores	0.825
	LCY TERM DEP 3 MONTH	From 20 crore & above	1.909
6	Broken Period TDR	BROKEN DAYS - 91 DAYS (Below 10 lac)	0.413
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 10 lac to 25 lac)	0.515
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 25 lac to 1 crore)	1.651
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 1 crore to 5 Crore)	1.754
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 5 crore to 20 Crore)	1.857
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 20 crore to 22 crore)	1.857
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 22 crore to 35 Crore)	2.115
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 35 Crore & Above)	2.167
7	Broken Period TDR	BROKEN DAYS - 93 DAYS (Below 10 lac)	0.413
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 10 lac to 25 lac)	0.413
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 25 lac to 1 crore)	0.825
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 1 crore to 5 Crore)	0.929
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 5 crore to 20 Crore)	0.929
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 20 crore & Above)	1.857
8	Broken Period TDR	BROKEN DAYS - 100 DAYS	0.413
	LCY TERM DEP 6 MONTH	6 Months - Below 50 Lac	0.413
	LCY TERM DEP 6 MONTH	6 Months - 50 Lac to 1 Crore	0.825
	LCY TERM DEP 6 MONTH	6 Months - 1 Crore to 5 Crore	1.857
	LCY TERM DEP 6 MONTH	6 Months - 5 crore and above	1.960
10	Broken Period TDR	BROKEN DAYS - 182 DAYS (Below 10 lac)	0.361
	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 10 lac to 25 lac)	0.414
	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 25 lac to 1 crore)	0.825
	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 1 crore to 5 Crore)	0.929
	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 5 crore to 20 Crore)	1.651
	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 20 crore & Above)	1.857
11	Broken Period TDR	BROKEN DAYS - 200 DAYS (Below 25 lac)	0.412
	Broken Period TDR	BROKEN DAYS - 200 DAYS (From 25 lac to 1 crore)	0.413
	Broken Period TDR	BROKEN DAYS - 200 DAYS (From 1 crore to 2.5 crore)	0.413
	Broken Period TDR	BROKEN DAYS - 200 DAYS (From 2.5 crore & Above)	0.413
12	Term Deposit 7 Mth	Below 10 lac	0.412
	Term Deposit 7 Mth	From 10 lac to 25 Lac	1.857
	Term Deposit 7 Mth	From 25 lac to 1 Crore	1.960
	Term Deposit 7 Mth	From 1 crore & Above	2.063
13	LCY TERM DEP 1 YEAR	1 Year (Below 1 crore)	0.619
	LCY TERM DEP 1 YEAR	1 Year (From 1 crore to 5 Crore)	0.929
	LCY TERM DEP 1 YEAR	1 Year (From 5 crore to 20 Crore)	1.857
	LCY TERM DEP 1 YEAR	1 Year (From 20 crore & Above)	1.909
14	Term Deposit 13 Mth	13 MONTH (Below 25 lac)	0.362
	Term Deposit 13 Mth	13 MONTH (From 25 lac to 1 crore)	0.362
	Term Deposit 13 Mth	13 MONTH (From 1 crore to 2.5 crore)	1.032
	Term Deposit 13 Mth	13 MONTH (From 2.5 crore & Above)	1.032
15	Term Deposit 15 Mth	15 MONTH (Below 1 crore)	0.361
	Term Deposit 15 Mth	15 MONTH (From 1 crore to 3 Crore)	0.413
	Term Deposit 15 Mth	15 MONTH (From 3 crore & Above)	1.032
16	LCY TERM DEP 2 YEAR	2 Year	0.413
17	LCY TERM DEP 3 YEAR	3 Year	0.413