

Bank Alfalah Limited

Islamic Banking-Bangladesh

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR INDIVIDUAL, PF & GRATUITY

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	
1.i.	Mudaraba Savings Account	0.206	
1.ii.	Alfalah Salary Account	0.413	
2	Alfalah Rising Star	1.238	
3	Alfalah Premium Plus	Below 50,000	0.000
	Alfalah Premium Plus	From 50,000 to below 500,000	0.258
	Alfalah Premium Plus	From 500,000 to below 1,000,000	0.310
	Alfalah Premium Plus	From 1,000,000 to below 2,500,000	0.361
	Alfalah Premium Plus	From 2,500,000 to below 10,000,000	0.361
	Alfalah Premium Plus	From 10,000,000 & above	0.361
4	Royal Profit	Below 500,000	0.000
	Royal Profit	Below 1 crore	0.206
	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
5	Term Deposit 1 MTH	From 40 crore and above	0.825
	Term Deposit 1 MTH	Below 10 lac	0.310
	Term Deposit 1 MTH	From 10 lac to 25 lac	0.361
	Term Deposit 1 MTH	From 25 lac to 1 crore	0.413
	Term Deposit 1 MTH	From 1 crore to 5 Crore	0.929
6	Term Deposit 1 MTH	From 5 crore & Above	1.032
	Broken Period TDR	BROKEN DAYS - 45 DAYS (Below 1 Crore)	0.411
	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
7	Broken Period TDR	BROKEN DAYS - 45 DAYS (From 10 Crore and Above)	0.413
	Term Deposit 3 MTH	-	0.825
	Term Deposit 91 DAYS	Below 10 lac	0.413
	Term Deposit 91 DAYS	From 10 lac to 50 lac	1.652
8	Term Deposit 91 DAYS	From 50 lac to 1 crore	1.651
	Term Deposit 91 DAYS	From 1 crore to 5 Crore	1.754
	Term Deposit 91 DAYS	From 5 crore to 14 Crore	1.806
	Term Deposit 91 DAYS	From 14 crore and above	1.857
	Term Deposit 93 DAYS	Below 10 lac	0.413
9	Term Deposit 93 DAYS	From 10 lac to 25 lac	1.857
	Term Deposit 93 DAYS	From 25 lac to 1 crore	1.909
	Term Deposit 93 DAYS	From 1 crore to 5 Crore	1.960
	Term Deposit 93 DAYS	From 5 crore to 10 Crore	2.167
	Term Deposit 93 DAYS	From 10 Crore and above	2.270
10	Term Deposit 100 DAYS	-	0.413
11	Term Deposit 6 MTH	-	0.825
12	Term Deposit 182 DAYS	Below 10 lac	0.310
	Term Deposit 182 DAYS	From 10 lac to 50 lac	0.515
	Term Deposit 182 DAYS	From 50 lac to 1 crore	0.826
	Term Deposit 182 DAYS	From 1 crore and above	1.754
13	Term Deposit 200 DAYS	Below 25 lac	0.310
	Term Deposit 200 DAYS	From 25 lac to 1 Crore	0.310
	Term Deposit 200 DAYS	From 1 Crore to 2.50 crore	0.413
	Term Deposit 200 DAYS	From 2.50 crore & Above	0.413
14	Term Deposit 7 MTH	Below 10 lac	0.413
	Term Deposit 7 MTH	From 10 lac to 25 lac	0.515
	Term Deposit 7 MTH	From 25 lac to 1 crore	0.825
	Term Deposit 7 MTH	From 1 crore to 5 Crore	1.857
	Term Deposit 7 MTH	From 5 crore to 25 crore	2.063
15	Term Deposit 7 MTH	From 25 crore and above	2.167
	Term Deposit 1 YEAR	-	0.825
	Term Deposit 13 MTH	Below 25 lac	0.361
	Term Deposit 13 MTH	From 25 lac to 1 Crore	0.361
	Term Deposit 13 MTH	From 1 Crore to 2.5 crore	0.671
16	Term Deposit 13 MTH	From 2.5 crore & Above	1.857
	Term Deposit 15 MTH	-	0.825
	Term Deposit 2 YEAR	-	0.413
17	Term Deposit 2 YEAR	-	0.413
18	Term Deposit 3 YEAR	-	0.413
19	Term Deposit 3 YEAR	-	0.413