

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 **April, 2025** 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 Mudarabah model.

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

ISLAMIC DEPOSIT PRODUCTS	April, 2025	
	PROFIT SHARING RATIO	
	Share of Rabbul Maal	45%
	Share of Mudarib	55%

ALFALAH DEPOSITS		Weightage		
1	Royal Profit	Below 500,000	0.000	
	Royal Profit	Below 1 crore	0.163	
	Royal Profit	From 1 crore to 5 crore	0.651	
	Royal Profit	From 5 crore to 20 crore	0.651	
	Royal Profit	From 20 crore to 40 crore	0.651	
2	Royal Profit	From 40 crore and above	0.650	
	Short Notice Deposits	Below 1 crore	0.081	
	Short Notice Deposits	From 1 crore to below 25 crores	0.650	
	Short Notice Deposits	From 25 crore to below 50 crores	0.650	
	Short Notice Deposits	From 50 crore to below 100 crores	0.651	
3	Short Notice Deposits	From 100 crore & above	0.650	
	Term Deposit 1 MTH	1 Month	0.285	
	4	Broken Period TDR	BROKEN DAYS - 45 DAYS (Below 1 Crore)	0.324
		Broken Period TDR	BROKEN DAYS - 45 DAYS (From 1 Crore and 5 Crore)	0.325
		Broken Period TDR	BROKEN DAYS - 45 DAYS (From 5 Crore and 10 Crore)	0.325
Broken Period TDR		BROKEN DAYS - 45 DAYS (From 10 Crore and Above)	0.325	
5	LCY TERM DEP 3 MONTH	Below 1 crore	0.325	
	LCY TERM DEP 3 MONTH	From 1 crore to below 5 crores	0.325	
	LCY TERM DEP 3 MONTH	From 5 crore to below 10 crores	0.569	
	LCY TERM DEP 3 MONTH	From 10 crore to below 20 crores	0.650	
	LCY TERM DEP 3 MONTH	From 20 crore & above	1.504	
6	Broken Period TDR	BROKEN DAYS - 91 DAYS (Below 10 lac)	0.325	
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 10 lac to 25 lac)	1.464	
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 25 lac to 1 crore)	1.545	
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 1 crore to 5 Crore)	1.545	
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 5 crore to 20 Crore)	1.626	
	Broken Period TDR	BROKEN DAYS - 91 DAYS (From 20 Crore & Above)	1.667	
7	Broken Period TDR	BROKEN DAYS - 93 DAYS (Below 10 lac)	0.325	
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 10 lac to 25 lac)	0.325	
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 25 lac to 1 crore)	0.651	
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 1 crore to 5 Crore)	0.732	
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 5 crore to 20 Crore)	0.732	
	Broken Period TDR	BROKEN DAYS - 93 DAYS (From 20 crore & Above)	1.707	
8	Broken Period TDR	BROKEN DAYS - 100 DAYS	0.325	
	LCY TERM DEP 6 MONTH	6 Months - Below 50 Lac	0.325	
	LCY TERM DEP 6 MONTH	6 Months - 50 Lac to 1 Crore	0.651	
	LCY TERM DEP 6 MONTH	6 Months - 1 Crore to 5 Crore	1.464	
	LCY TERM DEP 6 MONTH	6 Months - 5 crore to 30 crore	1.545	
	LCY TERM DEP 6 MONTH	6 Months - 30 crore to 50 crore	1.626	
9	LCY TERM DEP 6 MONTH	6 Months - 50 crore and above	1.789	
	Broken Period TDR	BROKEN DAYS - 182 DAYS (Below 10 lac)	0.285	
	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 10 lac to 25 lac)	0.325	
	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 25 lac to 1 crore)	0.650	
	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 1 crore to 5 Crore)	0.732	
	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 5 crore to 20 Crore)	1.301	
10	Broken Period TDR	BROKEN DAYS - 182 DAYS (From 20 crore & Above)	1.464	
	Broken Period TDR	BROKEN DAYS - 200 DAYS (Below 25 lac)	0.324	
	Broken Period TDR	BROKEN DAYS - 200 DAYS (From 25 lac to 1 crore)	0.325	
	Broken Period TDR	BROKEN DAYS - 200 DAYS (From 1 crore to 2.5 crore)	0.325	
	Broken Period TDR	BROKEN DAYS - 200 DAYS (From 2.5 crore & Above)	0.325	
	Term Deposit 7 Mth	Below 10 lac	0.326	
11	Term Deposit 7 Mth	From 10 lac to 25 Lac	1.464	
	Term Deposit 7 Mth	From 25 lac to 1 Crore	1.504	
	Term Deposit 7 Mth	From 1 crore & Above	1.545	
	LCY TERM DEP 1 YEAR	1 Year (Below 1 crore)	0.488	
12	LCY TERM DEP 1 YEAR	1 Year (From 1 crore to 5 Crore)	0.732	
	LCY TERM DEP 1 YEAR	1 Year (From 5 crore to 20 Crore)	1.464	
	LCY TERM DEP 1 YEAR	1 Year (From 20 crore & Above)	1.504	
	Term Deposit 13 Mth	13 MONTH (Below 25 lac)	0.285	
13	Term Deposit 13 Mth	13 MONTH (From 25 lac to 1 crore)	0.285	
	Term Deposit 13 Mth	13 MONTH (From 1 crore to 2.5 crore)	0.813	
	Term Deposit 13 Mth	13 MONTH (From 2.5 crore & Above)	0.813	
	Term Deposit 15 Mth	15 MONTH (Below 1 crore)	0.285	
14	Term Deposit 15 Mth	15 MONTH (From 1 crore to 3 Crore)	0.325	
	Term Deposit 15 Mth	15 MONTH (From 3 crore & Above)	0.813	
15	LCY TERM DEP 2 YEAR	2 Year	0.325	
	LCY TERM DEP 3 YEAR	3 Year	0.325	