

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 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.i. Mudarabah Savings Account	-	0.163
1.ii. Alfalah Salary Account	-	0.325
2 Alfalah Rising Star	-	1.301
Alfalah Premium Plus	Below 50,000	0.000
Alfalah Premium Plus	From 50,000 to below 500,000	0.203
Alfalah Premium Plus	From 500,000 to below 1,000,000	0.244
Alfalah Premium Plus	From 1,000,000 to below 2,500,000	0.285
Alfalah Premium Plus	From 2,500,000 to below 10,000,000	0.285
Alfalah Premium Plus	From 10,000,000 & above	0.285
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
Royal Profit	From 40 crore and above	0.650
Term Deposit 1 MTH	Below 10 lac	0.244
Term Deposit 1 MTH	From 10 lac to 25 lac	0.285
Term Deposit 1 MTH	From 25 lac to 1 crore	0.325
Term Deposit 1 MTH	From 1 crore to 5 Crore	0.732
Term Deposit 1 MTH	From 5 crore & Above	0.813
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
Term Deposit 3 MTH	-	0.650
Term Deposit 91 DAYS	Below 10 lac	0.325
Term Deposit 91 DAYS	From 10 lac to 50 lac	1.301
Term Deposit 91 DAYS	From 50 lac to 1 crore	1.301
Term Deposit 91 DAYS	From 1 crore to 5 Crore	1.382
Term Deposit 91 DAYS	From 5 crore to 14 Crore	1.423
Term Deposit 91 DAYS	From 14 crore and above	1.464
Term Deposit 93 DAYS	Below 10 lac	0.325
Term Deposit 93 DAYS	From 10 lac to 25 lac	1.464
Term Deposit 93 DAYS	From 25 lac to 1 crore	1.504
Term Deposit 93 DAYS	From 1 crore to 5 Crore	1.545
Term Deposit 93 DAYS	From 5 crore to 10 Crore	1.667
Term Deposit 93 DAYS	From 10 Crore and above	1.748
Term Deposit 100 DAYS	-	0.325
Term Deposit 6 MTH	-	0.651
Term Deposit 182 DAYS	Below 10 lac	0.244
Term Deposit 182 DAYS	From 10 lac to 50 lac	0.407
Term Deposit 182 DAYS	From 50 lac to 1 crore	0.651
Term Deposit 182 DAYS	From 1 crore and above	1.382
Term Deposit 200 DAYS	Below 25 lac	0.244
Term Deposit 200 DAYS	From 25 lac to 1 Crore	0.244
Term Deposit 200 DAYS	From 1 Crore to 2.50 crore	0.325
Term Deposit 200 DAYS	From 2.50 crore & Above	0.325
Term Deposit 7 MTH	Below 10 lac	0.325
Term Deposit 7 MTH	From 10 lac to 25 lac	1.464
Term Deposit 7 MTH	From 25 lac to 1 crore	1.464
Term Deposit 7 MTH	From 1 crore to 5 Crore	1.464
Term Deposit 7 MTH	From 5 crore to 10 crore	1.626
Term Deposit 7 MTH	From 10 crore and above	1.748
Term Deposit 1 YEAR	-	0.651
Term Deposit 13 MTH	Below 25 lac	0.285
Term Deposit 13 MTH	From 25 lac to 1 Crore	0.285
Term Deposit 13 MTH	From 1 Crore to 2.5 crore	0.529
Term Deposit 13 MTH	From 2.5 crore & Above	1.464
Term Deposit 15 MTH	-	0.651
Term Deposit 2 YEAR	-	0.325
Term Deposit 3 YEAR	-	0.325