

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Aug **2024 and two previous periods** 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:

		Date		
		August 2024	July 2024	June 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
		Payment Frequency	Weightage	Weightage
Savings Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.1972	1.2084
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.1972	1.2084
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.1972	1.2084
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.1972	1.2084
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.1972	1.2084
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.1972	1.2084
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.1972	1.2084
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.1972	1.2084
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.1972	1.2084
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.1972	1.2084
	Saving Musharikah - 500 M & Above	Monthly	1.1972	1.2084
Falalah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.2404	1.2519
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4561	1.4696
	Falah Classic Savings Account	Six Monthly	1.1864	1.1975
	AlFalah Islamic Business Way	Monthly	0.0043	0.0044
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.1864	1.1975
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.1864	1.1975
	Islamic Women Account	Monthly	1.1865	
	Falah Asaan Women Digital Savings Account	Monthly	1.1864	1.1975
	Alfalah Islamic Collection Savings Account	Monthly	1.1864	1.1975
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.5100	1.5241
	Alfalah Islamic Recurring Value Deposit	Monthly	1.5640	1.5785
	Target Savings Deposit	Monthly	1.5100	1.5241
	Alfalah Asaan Remittance saving account	Monthly	1.1864	1.1975
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.1865	1.1974
	Islamic HRA	Monthly	1.1864	1.1975
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.1865	1.1975
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.2943	1.3063
	Islamic Roshan Digital Saving Account	Monthly	1.5100	1.5241
	Islamic Roshan Digital Business Saving Account	Monthly	1.5100	1.5241
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.5100	1.4152
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.5100	1.5241
Falalah Senior Citizens Account	Falah Senior Citizens Account - Upto 10,000	Monthly	1.1864	1.1975
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.6988	1.7418
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.7689	1.8506
	Falah Business Account - 1 To 999.99 K	Monthly	1.1864	1.1975
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1864	1.1975
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1864	1.1975
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1864	1.1975
	Falah Business Account - 25 M To 49.99 M	Monthly	1.2781	1.2900
	Falah Business Account - 50 M To 99.99 M	Monthly	1.2781	1.2900
	Falah Business Account - 100 M To 149.99 M	Monthly	1.4183	1.4315
	Falah Business Account - 150 M To 199.99 M	Monthly	1.4194	1.4326
OTHER REMUNERATIVE	Falah Margin Accounts	Monthly	0.0032	0.0033
ALFALAH TERM DEPOSITS	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.1972	1.2084
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1972	1.2084
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1972	1.2084
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1973	1.2084
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1973	1.2084
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1973	1.2084
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.1973	1.2084

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

			Date		25-Jul-24	
ISLAMIC DEPOSIT PRODUCTS				August 2024	July 2024	June 2024
			PROFIT SHARING RATIO			
			Share of Mudarib	50%	50%	50%
			Share of Rabbul Maal	50%	50%	50%
Falah One	Falah One Month Term Deposit - 75 M To 99.99 M		At Maturity	1.1973	1.2084	1.1454
	Falah One Month Term Deposit - 100 M To 149.99 M		At Maturity	1.1973	1.2084	1.1454
	Falah One Month Term Deposit - 150 M To 199.99 M		At Maturity	1.1973	1.2084	1.1454
	Falah One Month Term Deposit - 200 M To 499.99 M		At Maturity	1.1973	1.2084	1.1454
	Falah One Month Term Deposit - 500 M to 999.99 M		At Maturity	1.1973	1.2084	1.1454
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn		At Maturity	1.1973	1.2084	1.1454
	Falah One Month Term Denosit - 2 Bn & Above		At Maturity	1.1973	1.2084	1.1454

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		25-Jul-24			
		August 2024	July 2024	June 2024	
		PROFIT SHARING RATIO			
Share of Mudarib		50%	50%	50%	
Share of Rabbul Maal		50%	50%	50%	
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3051	1.3172	1.2486
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3051	1.3173	1.2486
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3051	1.3172	1.2486
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3051	1.3173	1.2486
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3051	1.3173	1.2486
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3051	1.3173	1.2486
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3051	1.3173	1.2486
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3051	1.3173	1.2486
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3051	1.3173	1.2486
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3051	1.3173	1.2486
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3051	1.3173	1.2486
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3051	1.3173	1.2486
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3051	1.3173	1.2486	
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3051	1.3173	1.2486	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.4130	1.4261	1.3518
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.4130	1.4261	1.3518
TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4130	1.4261	1.3518	
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.4130	1.4261	1.3518	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.6287	1.7527	1.7645
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.6287	1.7527	1.7645
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.6287	1.7527	1.7645	
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.6287	1.7527	1.7645	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1972	1.2084	1.1454
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1972	1.2084	1.1454
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1972	1.2084	1.1454
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.1973	1.2084	1.1454
3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1972	1.2084	1.1454
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1972	1.2084	1.1454
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1972	1.2084	1.1454
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1973	1.2084	1.1454
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ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%
TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1973	1.2084	1.1454
TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1973	1.2084	1.1454
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.1973	1.2084	1.1454
Falah Term Deposit Certificates - 3 Years	Monthly	1.1864	1.1975	1.1351
TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1973	1.2084	1.1454
TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1973	1.2084	1.1454
TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1973	1.2084	1.1454
TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1973	1.2084	1.1454

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		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
4 Years TDR	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.1973	1.2084	1.1454
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1972	1.2084	1.1351
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1972	1.2084	1.1454
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1972	1.2084	1.1454
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1973	1.2084	1.1454
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.1973	1.2084	1.1454
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.6179	1.7418	1.7542
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.6179	1.7418	1.7542
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.6179	1.7418	1.7542	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.6179	1.7418	1.7542	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1864	1.1975	1.1351
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1864	1.1975	1.1351
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1864	1.1975	1.1351
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1865	1.1975	1.1350
Falah 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1864	1.1975	1.1351
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1865	1.1975	1.1350
Falah 5Y Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1864	1.1975	1.1351
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1864	1.1975	1.1351
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.1864	1.1975	1.1351
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1864	1.1975	1.1351
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1864	1.1975	1.1351

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ISLAMIC DEPOSIT PRODUCTS			August 2024	July 2024	June 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Falah 5 Years Maha	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1865	1.1975	1.1350
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1865	1.1975	1.1350
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2134	1.2247	1.1609
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2134	1.2247	1.1609
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2135	1.2247	1.1608
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2135	1.2247	1.1608
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2135	1.2247	1.1608
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2135	1.2247	1.1608
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2135	1.2247	1.1608
Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3213	1.3335	1.2641
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3213	1.3335	1.2641
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3213	1.3336	1.2641
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3213	1.3336	1.2641
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3213	1.3336	1.2641
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3213	1.3336	1.2641

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Aug **2024 and two previous periods** 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		Date			
		25-Jul-24			
			August 2024	July 2024	June 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3213	1.3336	1.2641
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4292	1.4424	1.3673
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4292	1.4424	1.3673
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4292	1.4424	1.3673
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4292	1.4424	1.3673
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4292	1.4424	1.3673
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4292	1.4424	1.3673
1 Yr Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4292	1.4424	1.3673
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.6718	1.7635	1.7749
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.6718	1.7635	1.7800
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.6718	1.7635	1.7800
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.6718	1.7635	1.7800
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.6718	1.7635	1.7800
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.6718	1.7635	1.7800
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.6718	1.7635	1.7800
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.6610	1.7527	1.7645
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.6610	1.7527	1.7645
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.6611	1.7527	1.7645
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.6611	1.7527	1.7645
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.6611	1.7527	1.7645
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.6611	1.7527	1.7645
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.6611	1.7527	1.7645
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.7797	1.7962	1.8058
Falal Senior C	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.7527	1.8234	1.8316
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.7473	1.8506	1.8574
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.7365	1.8506	1.8574
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.7257	1.8397	1.8471
	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.7797	1.7962	1.8058
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.7527	1.8234	1.8316
Alfa Term Dep	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.7473	1.8506	1.8574
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.7365	1.8506	1.8574
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.7257	1.8397	1.8471
	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.3774	0.3810	0.3612
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.2696	0.2722	0.2580
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2157	0.2177	0.2064
ILTFF	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.3774	0.3810	0.3612
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.2696	0.2721	0.2580
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2157	0.2177	0.2063
	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	0.5932	0.5987	0.5675
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.4853	0.4898	0.4644
	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.4314	0.4354	0.4128
ILTFF	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.5932	0.5987	0.5675
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.4853	0.4898	0.4644
	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.4314	0.4354	0.4128
	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	0.9167	0.9253	0.8771
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	0.8089	0.8164	0.7740
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	0.7550	0.7620	0.7223
ILTFF	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	0.9167	0.9253	0.8771
	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	0.8089	0.8164	0.7740
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	0.7550	0.7620	0.7224
	SBP ILTFF - Textile Sector - 3Years	Monthly	1.8875	1.9050	1.8058
	SBP ILTFF - Textile Sector - 5Years	Monthly	1.7796	1.7962	1.7027
	SBP ILTFF - Textile Sector - 10Years	Monthly	1.7258	1.7418	1.6511
ILTFF	SBP ILTFF - Non Textile Sector - 3years	Monthly	1.8875	1.9050	1.8058
	SBP ILTFF - Non Textile Sector - 5years	Monthly	1.7796	1.7962	1.7027
	SBP ILTFF - Non Textile Sector - 10years	Monthly	1.7258	1.7418	1.6511
	SBP Borrowing IFRE Corp C-I	Monthly	0.3236	0.3266	0.3096
	SBP Borrowing Consumer C-II	Monthly	0.2157	0.2177	0.2064
	SBP Borrowing Corp C-II	Monthly	0.2157	0.2177	0.2064
IFRE	SBP Borrowing IFRE Corp C-III	Monthly	0.3236	0.3266	0.3096
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.3774	0.3810	0.3612
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3505	0.3538	0.3354
	Islamic Financing Facility for Storage of Aariculture Produce Over 5 years and upto 7 years	Monthly	0.2696	0.2721	0.2580

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

		Date		
		August 2024	July 2024	June 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%
Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2157	0.2177	0.2063
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2157	0.2177	0.2063
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1079	0.1089	0.1032
SBP Borrowing ISAAF	Monthly	0.1079	0.1089	0.1032
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0011	0.0011	0.0010
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1079	0.1089	0.1032
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2157	0.2177	0.2063
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0010	0.0010	0.0010