Bank Alfalah
Islamic

Bank Alfalah Limited

Islamic Banking

Expected Profit Rates for **Individuals, Provident Funds and Gratuity Funds**

with effect from 1st November 2026

SL	TYPES OF DEPOSITS	rates
01	*i) Mudarabah Savings Account*	1.00
	ii) Alfalah Salary Account	2.00
02	*Alfalah Rising Star*	8.00
03	*Alfalah Premium Plus Savings Account*	
	Below 50,000	0.00
	From 50,000 to below 5 Lac	1.25
	From 5 Lac to below 10 Lac	1.50
	From 10 Lac to below 25 Lac	1.50
	From 25 Lac to below 1 Crore	1.50
	From 1 Crore and above	1.50
04	*Alfalah Monthly Premium Account*	
	Minimum Average Balance 5,00,000.00	
	Below 1 Crore	1.00
	From 1 Crore to below 5 Crore	3.50
	From 5 Crore to below 20 Crore	4.00
	From 20 Crore to below 40 Crore	7.00
	From 40 Crore and above	7.00
05	*Mudarabah Term Deposit - 1 Month*	
	Below 10 Lac	1.50
	From 10 Lac to below 25 Lac	1.75
	From 25 Lac to below 1 Crore	1.75
	From 1 Crore to below 5 Crore	7.50
	From 5 Crore and above	7.50
06	*Mudarabah Term Deposit - 45 Days*	
	Below 1 Crore	2.00
	From 1 Crore to below 5 Crore	7.75
	From 5 Crore to below 10 Crore	8.25
	From 10 Crore and above	8.25
07	*Mudarabah Term Deposit - 3 Months*	2.00
08	*Mudarabah Term Deposit - 91 Days*	
	Below 10 Lac	2.00
	From 10 Lac to below 50 Lac	7.00
	From 50 Lac to below 1 Crore	7.50
	From 1 Crore to below 3 Crore	8.00
	From 3 Crore to below 15 Crore	8.25
	From 15 Crore and above	8.50
09	*Mudarabah Term Deposit - 93 Days*	
	Below 10 Lac	2.00
	From 10 lac to below 25 Lac	7.00
	From 25 lac to below 1 Crore	7.50
	From 1 Crore to below 5 Crore	8.00
	From 5 Crore to below 10 Crore	8.00
	From 10 Crore and above	8.50
10	*Mudarabah Term Deposit - 100 Days*	7.00
11	*Mudarabah Term Deposit - 6 Months*	7.00
12	*Mudarabah Term Deposit - 182 Days*	
	Below 10 Lac	1.50
	From 10 Lac to below 50 Lac	2.50
	From 50 Lac to below 1 Crore	4.00
	From 1 Crore and above	7.00

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SL	TYPES OF DEPOSITS	rates
13	*Mudarabah Term Deposit - 200 Days* Below 25 Lac From 25 Lac to below 1 Crore From 1 Crore to below 5 Crore From 5 Crore and Above	 1.50 1.50 7.00 7.00
14	*Mudarabah Term Deposit - 7 Months* Below 10 Lac From 10 Lac to below 25 Lac From 25 Lac to below 1 Crore From 1 Crore to below 5 Crore From 5 Crore to below 10 Crore From 10 Crore and above	 2.00 5.50 7.00 7.00 7.00 7.00
15	*Mudarabah Term Deposit – 1 Year*	7.00
16	*Mudarabah Term Deposit – 13 Months* Below 25 Lac From 25 Lac to below 1 Crore From 1 Crore to below 5 Crore From 5 Crore and Above	 1.75 1.75 3.25 7.00
17	*Mudarabah Term Deposit - 15 Months*	7.00
18	*Mudarabah Term Deposit - 2 Years*	2.00
19	*Mudarabah Term Deposit - 3 Years*	2.00

APPLICABLE ONLY FOR US DOLLAR				
Type of FCY Deposit	1 month	3 months	6 months	12 months
NFCD	1.00%	1.00%	1.00%	1.00%
RFCD	1.00%			
ERQ Term Deposit	1.00%			

Notes:

1. Above rates are changeable at any time at the sole discretion of the Bank.
2. Investment rates to be determined in accordance with current Bangladesh Bank Circular.
3. Bank and NBFIs deposit rates (TDR, SND & STD) will be based on prevailing rates in the market.
4. For NFCD & RFCD minimum amount is USD 1,000.

Sadiquzzaman Khan
Head of Treasury

Ijaz Muhammad Chauhdry
CRO and Country Head – In-Charge