



**Bank Alfalah**  
Islamic

## Bank Alfalah Limited

Islamic Banking

Expected Profit Rates for **Individuals, Provident Funds and Gratuity Funds**  
with effect from 1<sup>st</sup> December 2025

| SL | TYPES OF DEPOSITS                           | Rates |
|----|---|-------|
| 01 | <i>i) Mudarabah Savings Account</i>         | 1.00  |
|    | <i>ii) Alfalah Salary Account</i>           | 2.00  |
| 02 | <i>Alfalah Rising Star</i>                  | 8.50  |
| 03 | <i>Alfalah Premium Plus Savings Account</i> |       |
|    | 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                 | 1.75  |
|    | From 25 Lac to below 1 Crore                | 1.75  |
| 04 | <i>Alfalah Monthly Premium Account</i>      |       |
|    | Minimum Average Balance 5,00,000.00         |       |
|    | Below 1 Crore                               | 1.00  |
|    | From 1 Crore to below 5 Crore               | 4.00  |
|    | From 5 Crore to below 20 Crore              | 4.00  |
|    | From 20 Crore to below 40 Crore             | 4.00  |
| 05 | <i>Mudarabah Term Deposit - 1 Month</i>     |       |
|    | Below 10 Lac                                | 1.50  |
|    | From 10 Lac to below 25 Lac                 | 1.75  |
|    | From 25 Lac to below 1 Crore                | 2.00  |
|    | From 1 Crore to below 5 Crore               | 4.50  |
|    | From 5 Crore and above                      | 5.00  |
| 06 | <i>Mudarabah Term Deposit - 45 Days</i>     |       |
|    | Below 1 Crore                               | 2.00  |
|    | From 1 Crore to below 5 Crore               | 2.00  |
|    | From 5 Crore to below 10 Crore              | 2.00  |
| 07 | <i>Mudarabah Term Deposit - 3 Months</i>    |       |
|    | Below 1 Crore                               | 2.00  |
|    | From 1 Crore to below 5 Crore               | 2.00  |
|    | From 5 Crore to below 10 Crore              | 2.00  |
| 08 | <i>Mudarabah Term Deposit - 91 Days</i>     |       |
|    | Below 10 Lac                                | 2.00  |
|    | From 10 Lac to below 50 Lac                 | 8.00  |
|    | From 50 Lac to below 1 Crore                | 8.00  |
|    | From 1 Crore to below 5 Crore               | 8.50  |
|    | From 5 Crore to below 14 Crore              | 8.75  |
| 09 | <i>Mudarabah Term Deposit - 93 Days</i>     |       |
|    | Below 10 Lac                                | 2.00  |
|    | From 10 lac to below 25 Lac                 | 8.50  |
|    | From 25 lac to below 1 Crore                | 9.25  |
|    | From 1 Crore to below 5 Crore               | 9.50  |
|    | From 5 Crore to below 10 Crore              | 10.00 |
| 10 | <i>Mudarabah Term Deposit - 100 Days</i>    | 10.50 |
| 11 | <i>Mudarabah Term Deposit - 6 Months</i>    | 2.00  |
| 12 | <i>Mudarabah Term Deposit - 182 Days</i>    |       |
|    | 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                      | 8.50  |



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| SL | TYPES OF DEPOSITS                         | Rates |
|----|---|-------|
| 13 | <u>Mudarabah Term Deposit - 200 Days</u>  |       |
|    | Below 25 Lac                              | 1.50  |
|    | From 25 Lac to below 1 Crore              | 1.50  |
|    | From 1 Crore to below 2.50 Crore          | 2.00  |
| 14 | From 2.50 Crore and Above                 | 2.00  |
|    | <u>Mudarabah Term Deposit - 7 Months</u>  |       |
|    | Below 10 Lac                              | 2.00  |
|    | From 10 Lac to below 25 Lac               | 9.00  |
|    | From 25 Lac to below 1 Crore              | 9.00  |
|    | From 1 Crore to below 5 Crore             | 9.00  |
| 15 | From 5 Crore to below 10 Crore            | 10.00 |
|    | From 10 Crore and above                   | 10.50 |
| 15 | <u>Mudarabah Term Deposit - 1 Year</u>    | 4.00  |
| 16 | <u>Mudarabah Term Deposit - 13 Months</u> |       |
|    | Below 25 Lac                              | 1.75  |
|    | From 25 Lac to below 1 Crore              | 1.75  |
|    | From 1 Crore to below 2.5 Crore           | 3.25  |
| 17 | From 2.5 Crore and Above                  | 9.00  |
| 17 | <u>Mudarabah Term Deposit - 15 Months</u> | 4.00  |
| 18 | <u>Mudarabah Term Deposit - 2 Years</u>   | 2.00  |
| 19 | <u>Mudarabah Term Deposit - 3 Years</u>   | 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 1,000.0

  
Sadiquzzaman Khan  
Head of Treasury

  
Ijaz Muhammad Chaudhry  
CRO and Country Head – In-Charge