



Bank Al Falah Limited
Islamic Banking

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

SL	TYPES OF DEPOSITS	Rates
01	i) Mudarabah Savings Account ii) Al Falah Salary Account	1.00 2.00
02	Al Falah Rising Star	8.50
03	Al Falah Premium Plus Savings Account Below 50,000 From 50,000 to below 5 Lac From 5 Lac to below 10 Lac From 10 Lac to below 25 Lac From 25 Lac to below 1 Crore From 1 Crore and above	0.00 1.25 1.50 1.75 1.75 1.75
04	Al Falah Monthly Premium Account Minimum Average Balance 5,00,000.00 Below 1 Crore From 1 Crore to below 5 Crore From 5 Crore to below 20 Crore From 20 Crore to below 40 Crore From 40 Crore and above	1.00 4.00 4.00 4.00 4.00
05	Mudarabah Term Deposit - 1 Month 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 and above	1.50 1.75 2.00 4.50 5.00
06	Mudarabah Term Deposit - 45 Days Below 1 Crore From 1 Crore to below 5 Crore From 5 Crore to below 10 Crore From 10 Crore and above	2.00 2.00 2.00 2.00
07	Mudarabah Term Deposit - 3 Months	4.00
08	Mudarabah Term Deposit - 91 Days Below 10 Lac From 10 Lac to below 50 Lac From 50 Lac to below 1 Crore From 1 Crore to below 5 Crore From 5 Crore to below 14 Crore From 14 Crore and above	2.00 8.00 8.00 8.50 8.75 10.00
09	Mudarabah Term Deposit - 93 Days 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 8.50 9.25 9.50 10.00 10.50
10	Mudarabah Term Deposit - 100 Days	2.00
11	Mudarabah Term Deposit - 6 Months	4.00
12	Mudarabah Term Deposit - 182 Days Below 10 Lac From 10 Lac to below 50 Lac From 50 Lac to below 1 Crore From 1 Crore and above	1.50 2.50 4.00 8.50



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13	<i>Mudarabah Term Deposit - 200 Days</i>	
	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
	<i>Mudarabah Term Deposit - 7 Months</i>	
	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	<i>Mudarabah Term Deposit - 1 Year</i>	4.00
16	<i>Mudarabah Term Deposit - 13 Months</i>	
	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
	<i>Mudarabah Term Deposit - 15 Months</i>	4.00
18	<i>Mudarabah Term Deposit - 2 Years</i>	2.00
19	<i>Mudarabah Term Deposit - 3 Years</i>	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