

Actual Returns on Deposit Products

For the month of December, 2021

Alfalah Musharaka (Savings Account)

Amount – PKR	Dec-21
Up to 9,999	2.45%
10,000 to 99,999	2.46%
100,000 to 499,999	2.47%
500,000 to 999,999	2.48%
1.0 Million to 4.99 Million	2.49%
5 Million to 9.99 Million	2.50%
10 Million to 24.99 Million	2.51%
25 Million to 49.99 Million	2.52%
50 Million to 99.99 Million	2.56%
100 Million to 499.99 Million	2.73%
500 Million & Above	N.A

- ❖ Monthly Profit Distribution
- ❖ Profit Calculation on Monthly Average Balance

Falah Business Account (Savings Account)

Amount – PKR	Dec-21
Up to 999,999	2.69%
1,000,000 to 4,999,999	2.79%
5,000,000 to 9,999,999	2.93%
10,000,000 to 24,999,999	3.07%
25,000,000 to 49,999,999	3.20%
50,000,000 to 99,999,999	3.34%
100,000,000 to 149,999,999	3.46%
150,000,000 to 199,999,999	3.60%
200,000,000 to 499,999,999	6.83%
500,000,000 to 999,999,999	6.83%
1,000,000,000 to 1,999,999,999	6.83%
2,000,000,000 & Above	6.83%

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution

Alfalah Islamic Recurring Value Deposit Account

Amount – PKR	Dec-21
1 and above	6.80%

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution

Target Savings Deposit

Amount – PKR	Dec-21
1 and above	6.80%

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution into checking account

Falah Senior Citizens Saving Account

Amount - PKR	Dec-21
Up to 9,999	2.45%
10,000 to 499,999	5.99%
500,000 n above	7.29%

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution

Falah Mahana Amdani (Savings Account)

Amount – PKR	Dec-21
Up to 499,999	2.45%
500,000 to 25,000,000	6.78%

- ❖ Monthly Profit Distribution
- ❖ Profit Calculation on Monthly Average Balance
- ❖ The balance above 25m will be eligible for profit rate of Falah Classic Saving Account.

Falah Classic Savings (Regular Savings Account)

Amount – PKR	Dec-21
1 and above	2.45%

- ❖ Bi-annual Profit Distribution
- ❖ Profit Calculation on Monthly Average Balance

Alfalah Islamic Asaan Saving Account

Amount – PKR	Dec-21
1 and above	2.45%

- ❖ Bi-annual Profit Distribution
- ❖ Profit Calculation on Monthly Average Balance

Alfalah Islamic Business Way

Amount – PKR	Dec-21
1 and above	0.04%

- ❖ Monthly Profit Distribution
- ❖ Profit Calculation on Monthly Average Balance

Alfalah Asaan Remittance Savings Account

Amount – PKR	Dec-21
1 and above	2.72%

Islamic HRA

Amount – PKR	Dec-21
1 and above	2.72%

Alfa Saving Islamic Account

Amount – PKR	Dec-21
Up to 9,999	2.45%
10,000 and above	6.80%

Falah Senior Citizens Term Deposit

Tenure	Dec-21
1 Month	7.06%
3 Months	7.07%
6 Months	7.08%
1 Year – Maturity	7.32%
1 Year – Monthly	7.32%

Alfalah Islamic Collections Savings Account

Amount – PKR	Dec-21
1 and above	N.A

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution

Actual Returns on Deposit Products

For the month of December, 2021

Foreign Currency Products:
December, 2021

Product	Profit Rate		
	USD	GBP	EURO
*Falsh Saving Deposits – FCY	0.37%	0.46%	0.54%
Falsh Term Deposits – FCY			
1 Month	0.38%	N.A	N.A
3 Months (0-999,999)	N.A	N.A	N.A
3 Months (1m & Above)	N.A	N.A	N.A
6 Months	N.A	N.A	N.A
1 Year	0.44%	N.A	N.A

*Bi-annual Profit Distribution

N.A.: No deposits corresponding to these slabs

Alfalsh Islamic Profex Account FCY: Dec-21

Amount	USD	GBP	EURO
Below 5,000	0.55%	0.79%	0.54%
5,000 – 9,999	0.71%	1.02%	0.91%
10,000 – 24,999	0.82%	1.18%	1.51%
25,000 – 99,999	0.93%	1.34%	N.A
100,000 n above	1.10%	N.A	N.A

Islamic Roshan Digital Saving Account PKR: Dec-21

Amount	PKR
1 and above	6.80%

 ❖ Profit Calculation on Monthly average balance
 ❖ Monthly Profit Distribution

Islamic Roshan Digital Saving Account FCY: Dec-21

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	0.37%	0.46%	0.54%	0.17%	0.13%	0.11%
10,000 – 49,999	0.37%	0.46%	0.54%	0.44%	0.33%	0.27%
50,000 – 99,999	0.38%	N.A	N.A	N.A	0.33%	N.A
100,000 n above	0.44%	N.A	N.A	0.44%	0.33%	N.A

Falsh Term Deposits – LCY
December 2021
Profit Payment at Maturity

Amount	Profit Payment at Maturity								
	7 Days	30 Days	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k & Above	N.A	N.A							
100k – 499,999			N.A.	4.71%	4.78%	5.41%	5.42%	5.47%	5.54%
500k – 999,999			4.75%	4.85%	4.94%	5.80%	5.82%	5.86%	5.93%
1M – 4,999,999			4.85%	4.97%	5.05%	5.88%	5.89%	5.93%	6.00%
5M – 9,999,999			5.02%	5.13%	N.A	5.95%	N.A	N.A	6.09%
10M – 24,999,999			5.17%	5.27%	5.35%	6.00%	N.A	N.A	N.A
25M – 49,999,999			N.A	N.A	N.A	6.10%	N.A	N.A	N.A
50M – 74,999,999			5.65%	N.A.	N.A	N.A	N.A	N.A	N.A
75M – 99,999,999			N.A.	N.A	N.A	N.A	N.A	N.A	N.A
100M – 149,999,999			N.A	N.A.	N.A	N.A	N.A	N.A	N.A
150M – 199,999,999			5.68%	N.A	N.A	N.A	N.A	N.A	N.A
200M – 499,999,999			5.69%	N.A	N.A	N.A	N.A	N.A	N.A
500M & 999,999,999			N.A	N.A.	N.A	N.A	N.A	N.A	N.A
1 B – 1.999999 B			N.A	N.A.	N.A	N.A			
2 B & Above			N.A	N.A.	N.A	N.A			

N.A.: No deposits corresponding to these slabs

Actual Returns on Deposit Products For the month of December, 2021

Profit Payment Monthly

Amount	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)	6.52%				
100k – 499,999	5.34%	5.35%		N.A	5.38%
500k – 999,999	5.72%	5.74%		5.75%	5.78%
1M – 4,999,999	5.80%	5.82%		5.83%	5.86%
5M – 9,999,999	5.88%	N.A		N.A	5.93%
10M – 24,999,999	5.93%	N.A		N.A	5.99%
25M – 49,999,999	6.03%	N.A		N.A	6.09%
50M – 74,999,999	6.10%	N.A		N.A	N.A
75M – 99,999,999	N.A	N.A		N.A	N.A
100M – 149,999,999	N.A	N.A		N.A	N.A
150M – 199,999,999	N.A	N.A		N.A	N.A
200M – 499,999,999	N.A.	N.A		N.A	N.A
500M & 999,999,999	N.A.	N.A		N.A	N.A
1 B – 1.999999 B	N.A.				
2 B & Above	N.A.				

N.A.: No deposits corresponding to these slabs

Alfalah Islamic Premium Term Deposit – LCY December 2021

Amount	Tenor				
	1 Month	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	6.47%	6.48%	6.49%	6.76%	6.84%
25M – 99,999,999	6.48%	6.49%	N.A	6.84%	6.86%
100M – 199,999,999	6.49%	6.51%	N.A	6.91%	N.A.
200M – 299,999,999	6.51%	N.A	N.A	N.A	N.A
300M & 499,999,999	N.A	N.A	N.A	N.A	N.A
500M & 999,999,999	N.A	N.A	N.A	N.A	N.A
1 B & Above	N.A	N.A	N.A	N.A	N.A

N.A.: No deposits corresponding to these slabs

* Profit Distribution at Maturity ** Monthly Profit Distribution

Alfa Term Deposit Islamic

Tenure	Dec-21
1 Month – Rs. 500 n above	7.06%
3 Months – Rs. 500 n above	7.07%
6 Months – Rs. 500 n above	7.08%
1 Year – Maturity – Rs. 500 n above	7.32%
1 Year – Monthly – Rs. 500 n above	7.32%