

Actual Returns on Deposit Products

For the month of February, 2023

Alfalsh Musharaka (Savings Account)

Amount – PKR	February-23
Up to 9,999	8.00%
10,000 to 99,999	8.01%
100,000 to 499,999	8.02%
500,000 to 999,999	8.03%
1.0 Million to 4.99 Million	8.04%
5 Million to 9.99 Million	8.05%
10 Million to 24.99 Million	8.06%
25 Million to 49.99 Million	8.10%
50 Million to 99.99 Million	8.15%
100 Million to 499.99 Million	8.20%
500 Million & Above	8.20%

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

Falah Business Account (Savings Account)

Amount – PKR	February-23
Up to 999,999	8.00%
1,000,000 to 4,999,999	8.05%
5,000,000 to 9,999,999	8.10%
10,000,000 to 24,999,999	8.15%
25,000,000 to 49,999,999	9.00%
50,000,000 to 99,999,999	9.50%
100,000,000 to 149,999,999	10.80%
150,000,000 to 199,999,999	10.81%
200,000,000 to 499,999,999	10.86%
500,000,000 to 999,999,999	No Investor
1,000,000,000 to 1,999,999,999	No Investor
2,000,000,000 & Above	No Investor

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

Alfalsh Islamic Recurring Value Deposit Account

Amount – PKR	February-23
1 and above	12.00%

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

Falah Senior Citizens Saving Account

Amount - PKR	February-23
Up to 9,999	No Investor
10,000 to 499,999	11.69%
500,000 n above	12.00%

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

Target Savings Deposit

Amount – PKR	February-23
1 and above	12.00%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	February-23
Up to 499,999	8.00%
500,000 to 25,000,000	12.31%

- ❖ 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	February-23
1 and above	8.00%

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

Alfalsh Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	February-23
1 and above	8.00%

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

Alfalsh Asaan Remittance, Asaan Digital Remittance

Savings Account

Amount – PKR	February-23
1 and above	8.00%

Islamic HRA

Amount – PKR	February-23
1 and above	8.00%

Alfa Saving Islamic Account

Amount – PKR	February-23
Up to 9,999	No Investor
10,000 and above	10.50%

Falah Senior Citizens Term Deposit

Tenure	February-23
1 Month	13.00%
3 Months	13.50%
6 Months	14.00%
1 Year – Maturity	14.60%
1 Year – Monthly	14.60%

Alfalsh Islamic Collections Savings Account

Amount – PKR	February-23
1 and above	10.50%

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

Alfalsh Islamic Business Way

Amount – PKR	February-23
1 and above	0.04%

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

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Foreign Currency Products:
28-Feb

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	0.85%	0.87%	0.62%
Falah Term Deposits – FCY			
1 Month	0.34%	No Investor	No Investor
3 Months (0-999,999)	No Investor	No Investor	No Investor
3 Months (1m & Above)	No Investor	No Investor	No Investor
6 Months	No Investor	No Investor	No Investor
1 Year	0.85%	0	0

*Bi-annual Profit Distribution

N.A.: No deposits corresponding to these slabs

Alfalah Islamic Profex Account FCY:
28-Feb

Amount	USD	GBP	EURO
Below 5,000	0.34%	0.35%	0.62%
5,000 – 9,999	0.34%	0.35%	0.80%
10,000 – 24,999	0.51%	0.52%	0.93%
25,000 – 99,999	0.68%	0.00%	No Investor
100,000 n above	0.85%	No Investor	No Investor

Islamic Roshan Digital Saving Account & Alfa Asaan NRVA PKR Saving NR PKR:

Amount – PKR	February-23
1 and above	12.31%

❖ Profit Calculation on Monthly Average Balance

❖ Monthly Profit Distribution

Islamic Roshan Digital Saving Account FCY:
February-23

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	0.34%	0.35%	0.62%	0.15%	0.24%	0.63%
10,000 – 49,999	0.51%	0.52%	0.62%	0.23%	0.36%	0.95%
50,000 – 99,999	0.68%	0.70%	No Investor	0.31%	0.48%	No Investor
100,000 n above	0.85%	No Investor	No Investor	0.38%	0.00%	No Investor

Falah Term Deposits – LCY
February-23

Amount	Profit Payment at Maturity							
	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years	
100k & Above	N.A	N.A	N.A	N.A	N.A	N.A	N.A	
100k – 499,999	8.65%	8.75%	8.82%	9.42%	9.43%	9.48%	9.55%	
500k – 999,999	8.79%	8.89%	8.97%	9.79%	9.81%	9.85%	9.92%	
1M – 4,999,999	8.89%	9.00%	9.08%	9.87%	9.88%	9.92%	9.99%	
5M – 9,999,999	9.05%	9.15%	No Investor	9.94%	9.89%	No Investor	No Investor	
10M – 24,999,999	9.19%	9.29%	No Investor	9.99%	No Investor	No Investor	No Investor	
25M – 49,999,999	No Investor	No Investor	No Investor	10.08%	No Investor	No Investor	No Investor	
50M – 74,999,999	9.65%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	
75M – 99,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	
100M – 149,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	
150M – 199,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	
200M – 499,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	
500M & 999,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	
1 B – 1.999999 B	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	
2 B & Above	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	

N.A.: No deposits corresponding to these slabs

Actual Returns on Deposit Products

For the month of February, 2023

Falah Term Deposits – LCY

February-23

Profit Payment at Monthly

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			10.50%		
100k – 499,999	9.35%	9.36%		No Investor	9.39%
500k – 999,999	9.72%	9.74%		No Investor	9.78%
1M – 4,999,999	9.79%	9.81%		9.82%	9.85%
5M – 9,999,999	9.87%	No Investor		No Investor	9.92%
10M – 24,999,999	9.92%	No Investor		No Investor	9.98%
25M – 49,999,999	No Investor	No Investor		No Investor	10.07%
50M – 74,999,999	10.08%	No Investor		No Investor	No Investor
75M – 99,999,999	No Investor	No Investor		No Investor	No Investor
100M – 149,999,999	No Investor	No Investor		No Investor	No Investor
150M – 199,999,999	No Investor	No Investor		No Investor	No Investor
200M – 499,999,999	No Investor	No Investor		No Investor	No Investor
500M & 999,999,999	No Investor	No Investor		No Investor	No Investor
1 B – 1.999999 B	No Investor	No Investor		No Investor	No Investor
2 B & Above	No Investor	No Investor		No Investor	No Investor

N.A.: No deposits corresponding to these slabs

Alfalah Islamic Premium Term Deposit – LCY

February-23

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	10.99%	11.00%	11.01%	11.27%	11.35%
25M – 99,999,999	11.00%	11.01%	No Investor	No Investor	11.37%
100M – 199,999,999	No Investor	No Investor	No Investor	No Investor	No Investor
200M – 299,999,999	No Investor	No Investor	No Investor	No Investor	No Investor
300M & 499,999,999	No Investor	No Investor	No Investor	No Investor	No Investor
500M & 999,999,999	No Investor	No Investor	No Investor	No Investor	No Investor
1 B & Above	No Investor	No Investor	No Investor	No Investor	No Investor

N.A.: No deposits corresponding to these slabs

* Profit Distribution at Maturity ** Monthly Profit Distribution

Alfa Term Deposit Islamic

Amount	February-23
1 Month – Rs. 500 n above	13.50%
3 Months – Rs. 500 n above	13.60%
6 Months – Rs. 500 n above	13.70%
1 Year Maturity Rs. 500 n above	14.00%
1 Year Mmthly Rs. 500 n above	14.00%

Alfalah Islamic Freelancer Digital Savings Account

Amount – PKR	PKR	USD
1 and above	10.70%	###