

Actual Returns on Deposit Products

For the month of January, 2023

Alfalah Musharaka (Savings Account)		Falah Mahana Amdani (Savings Account)	
Amount – PKR	January-23	Amount – PKR	January-23
Up to 9,999	7.06%	Up to 499,999	7.06%
10,000 to 99,999	7.06%	500,000 to 25,000,000	11.64%
100,000 to 499,999	7.08%		
500,000 to 999,999	7.09%		
1.0 Million to 4.99 Million	7.10%		
5 Million to 9.99 Million	7.11%		
10 Million to 24.99 Million	7.13%		
25 Million to 49.99 Million	7.14%		
50 Million to 99.99 Million	7.15%		
100 Million to 499.99 Million	7.23%		
500 Million & Above	7.28%		

❖ Monthly Profit Distribution
❖ Profit Calculation on Monthly Average Balance

Falah Business Account (Savings Account)		Falah Classic Savings (Regular Savings Account)	
Amount – PKR	January-23	Amount – PKR	January-23
Up to 999,999	7.31%	1 and above	7.06%
1,000,000 to 4,999,999	7.39%		
5,000,000 to 9,999,999	7.53%		
10,000,000 to 24,999,999	7.66%		
25,000,000 to 49,999,999	7.90%		
50,000,000 to 99,999,999	8.29%		
100,000,000 to 149,999,999	10.57%		
150,000,000 to 199,999,999	No Investor		
200,000,000 to 499,999,999	10.63%		
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

Alfalah Islamic Recurring Value Deposit Account		Alfalah Islamic Asaan Saving, Asaan Digital, Asaan Women Digital Savings Account	
Amount – PKR	January-23	Amount – PKR	January-23
1 and above	11.28%	1 and above	7.06%

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

Falah Senior Citizens Saving Account		Alfalah Islamic Collections Savings Account	
Amount - PKR	January-23	Amount – PKR	January-23
Up to 9,999	No Investor	1 and above	10.77%
10,000 to 499,999	10.77%		
500,000 n above	10.77%		

❖ Profit Calculation on Daily Balance
❖ Monthly Profit Distribution

Target Savings Deposit		Falah Senior Citizens Term Deposit	
Amount – PKR	January-23	Tenure	January-23
1 and above	11.28%	1 Month	12.82%
		3 Months	13.33%
		6 Months	13.85%
		1 Year – Maturity	14.46%
		1 Year – Monthly	14.46%

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

Alfalah Islamic Business Way		Alfalah Islamic Collections Savings Account	
Amount – PKR	January-23	Amount – PKR	January-23
1 and above	0.04%	1 and above	10.77%

❖ Monthly Profit Distribution
❖ Profit Calculation on Monthly average Balance

Actual Returns on Deposit Products

For the month of January, 2023

Foreign Currency Products:
31-Jan

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.35%	0.62%	0.75%
Falah Term Deposits – FCY			
1 Month	1.35%	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	1.35%	0	0

*Bi-annual Profit Distribution

N.A.: No deposits corresponding to these slabs

Alfalah Islamic Profex Account FCY:
31-Jan

Amount	USD	GBP	EURO
Below 5,000	1.35%	0.62%	0.75%
5,000 – 9,999	1.35%	0.80%	1.24%
10,000 – 24,999	1.35%	0.93%	0.00%
25,000 – 99,999	1.35%	1.05%	No Investor
100,000 n above	1.68%	No Investor	No Investor

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

Amount – PKR	January-23
1 and above	11.38%

❖ Profit Calculation on Monthly Average Balance

❖ Monthly Profit Distribution

Islamic Roshan Digital Saving Account FCY:
January-23

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.35%	0.62%	0.75%	0.21%	0.21%	0.87%
10,000 – 49,999	1.35%	0.62%	0.75%	0.53%	0.52%	2.19%
50,000 – 99,999	1.35%	0.62%	No Investor	0.53%	0.52%	No Investor
100,000 n above	1.35%	No Investor	No Investor	0.53%	0.0052	No Investor

Falah Term Deposits – LCY
January-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	8.36%	8.46%	8.53%	9.15%	9.16%	9.21%	9.28%	
500k – 999,999	8.50%	No Investor	8.69%	9.53%	9.55%	9.59%	9.66%	
1M – 4,999,999	8.61%	8.72%	8.80%	9.61%	9.62%	9.66%	9.73%	
5M – 9,999,999	8.77%	8.87%	No Investor	9.68%	0.0963	No Investor	No Investor	
10M – 24,999,999	8.91%	9.02%	No Investor	9.73%	No Investor	No Investor	No Investor	
25M – 49,999,999	No Investor	No Investor	No Investor	9.83%	No Investor	No Investor	No Investor	
50M – 74,999,999	9.39%	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 January, 2023

Falah Term Deposits – LCY
January-23
Profit Payment at Monthly

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			10.26%		
100k – 499,999	9.08%	9.09%		No Investor	9.12%
500k – 999,999	9.46%	9.48%		No Investor	9.52%
1M – 4,999,999	9.53%	9.55%		9.56%	9.59%
5M – 9,999,999	9.61%	No Investor		No Investor	9.66%
10M – 24,999,999	9.66%	No Investor		No Investor	9.72%
25M – 49,999,999	No Investor	No Investor		No Investor	9.82%
50M – 74,999,999	9.83%	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
January-23

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	10.76%	10.77%	10.78%	11.05%	11.13%
25M – 99,999,999	10.77%	10.78%	No Investor	No Investor	11.15%
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	January-23
1 Month – Rs. 500 n above	12.82%
3 Months – Rs. 500 n above	12.92%
6 Months – Rs. 500 n above	13.03%
1 Year Maturity Rs. 500 n above	13.33%
1 Year Mmthly Rs. 500 n above	13.32%

Alfalah Islamic Freelancer Digital Savings Account

Amount – PKR	PKR	USD
1 and above	9.74%	###