

Actual Returns (per annum) on Deposit Products

For the month of August, 2023

Alfalah Musharaka (Savings Account)

Amount – PKR	August-23
Up to 9,999	11.11%
10,000 to 99,999	11.16%
100,000 to 499,999	11.17%
500,000 to 999,999	11.18%
1.0 Million to 4.99 Million	11.19%
5 Million to 9.99 Million	11.20%
10 Million to 24.99 Million	11.21%
25 Million to 49.99 Million	11.22%
50 Million to 99.99 Million	11.23%
100 Million to 499.99 Million	11.24%
500 Million & Above	11.25%

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

Falah Business Account (Savings Account)

Talah Bushicss Account (Savings Account)	
Amount – PKR	August-23
Up to 999,999	11.11%
1,000,000 to 4,999,999	11.11%
5,000,000 to 9,999,999	11.11%
10,000,000 to 24,999,999	11.11%
25,000,000 to 49,999,999	11.97%
50,000,000 to 99,999,999	12.48%
100,000,000 to 149,999,999	13.79%
150,000,000 to 199,999,999	13.80%
200,000,000 to 499,999,999	13.84%
500,000,000 to 999,999,999	14.14%
1,000,000,000 to 1,999,999,999	14.24%
2,000,000,000 & Above	No Investor

- Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution

Alfalah Islamic Recurring Value Deposit Account

Amount – PKR	August-23
1 and above	15.15%

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

Falah Senior Citizens Saving Account

Amount - PKR	August-23
Up to 9,999	11.11%
10,000 to 499,999	16.16%
500,000 n above	17.17%

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

Target Savings Deposit

Amount – PKR	August-23
1 and above	14.65%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	August-23
Up to 499,999	11.62%
500,000 to 25,000,000	13.89%

- 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	August-23
1 and above	11.11%

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

Alfalah Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	August-23
1 and above	11.11%

- . Bi-annual Profit Distribution
- * Profit Calculation on Monthly Average Balance

Alfalah Asaan Remittance, Asaan Digital Remittance

Savings Account

Amount – PKR	August-23
1 and above	11.11%

Islamic HRA

Amount – PKR	August-23
1 and above	12.12%

Alfa Saving Islamic Account

Amount – PKR	August-23
Up to 9,999	No Investor
10,000 and above	12.12%

Falah Senior Citizens Term Deposit

Tenure	August-23
1 Month	17.17%
3 Months	17.42%
6 Months	17.68%
1 Year – Maturity	18.69%
1 Year – Monthly	18.59%

Alfalah Islamic Collections Savings Account

Amount – PKR	August-23
1 and above	11.11%

- Profit Calculation on Daily Balance
- Monthly Profit Distribution

Alfalah Islamic Business Way

Amount – PKR	August-23
1 and above	0.04%

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



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For the month of August, 2023

Foreign Currency Products:

August-23

Product	Profit Rate					
	USD	GBP	EURO			
*Falah Saving Deposits – FCY	1.50%	0.30%	0.41%			

Falah Term Deposits – FCY

l	1 Month	2.50%	0.30%	0.41%
l	3 Months (0-999,999)	No Investor	No Investor	No Investor
l	3 Months (1m & Above)	No Investor	No Investor	No Investor
l	6 Months	No Investor	No Investor	No Investor
l	1 Year	3.51%	0.30%	0.41%

^{*}Bi-annual Profit Distribution

N.A.: No deposits corresponding to these slabs

Alfalah Islamic Profex Account FCY:

August-23

Amount	USD	GBP	EURO
Below 5,000	1.50%	0.30%	0.44%
5,000 – 9,999	No Investor	No Investor	No Investor
10,000 – 24,999	2.00%	No Investor	No Investor
25,000 – 99,999	2.50%	No Investor	0.41%
100,000 n above	3.00%	0.76%	0.41%

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

Amount – PKR	August-23	
1 and above	15.15%	

[❖] Profit Calculation on Monthly Average Balance

Business Way - FCY

Islamic Roshan Digital Saving Account FCY:

August-23

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.50%	0.30%	0.41%	0.10%	0.25%	0.49%
10,000 – 49,999	2.00%	0.45%	0.41%	0.14%	0.37%	No Investor
50,000 – 99,999	2.50%	0.61%	0.41%	0.19%	No Investor	0.98%
100,000 n above	3.00%	0.76%	0.41%	0.24%	0.61%	1.23%

Currency	August-23
USD	0.00%
GBP	0.00%
EUR	0.00%
AED	0.00%
SAR	0.00%
CAD	0.00%

Falah Term Deposits – LCY August-23

Profit Payment at Maturity

Amount

	1	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k & Above		N.A						
100k – 499,999	-	11.21%	12.22%	13.23%	18.28%	11.21%	11.21%	11.21%
500k – 999,999	Ì	11.21%	12.22%	13.23%	18.28%	11.21%	11.21%	11.21%
1M – 4,999,999	Ī	11.21%	12.22%	13.23%	18.28%	11.21%	11.21%	11.21%
5M - 9,999,999	Ī	No Investor	12.22%	No Investor	18.28%	11.21%	No Investor	No Investor
10M - 24,999,999	Ī	No Investor	12.22%	No Investor				
25M - 49,999,999		11.21%	No Investor	No Investor	18.28%	No Investor	No Investor	No Investor
50M - 74,999,999	Ī	No Investor						
75M - 99,999,999	Ī	No Investor						
100M - 149,999,999	Ī	No Investor						
150M - 199,999,999	Ī	No Investor						
200M - 499,999,999	Ī	No Investor						
500M & 999,999,999	Ī	No Investor						
1 B – 1.999999 B	Ī	No Investor						
2 B & Above	1	No Investor						

N.A.: No deposits corresponding to these slabs

[❖] Monthly Profit Distribution



Actual Returns (per annum) on Deposit Products

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Falah Term Deposits – LCY August-23

Profit Payment at Monthly

Amount	Tenor					
	1 Year	2 Years	3 Years	4 Years	5 Years	
100k - 25 M (Monthly Income Certificate)			11.11%			
100k – 499,999	18.18%	11.11%		No Investor	11.11%	
500k - 999,999	18.18%	11.11%		No Investor	11.11%	
1M – 4,999,999	18.18%	11.11%		11.11%	11.11%	
5M - 9,999,999	18.18%	11.11%		No Investor	11.11%	
10M - 24,999,999	18.18%	No Investor		No Investor	11.11%	
25M - 49,999,999	No Investor	No Investor		No Investor	No Investor	
50M - 74,999,999	No Investor	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

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Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M - 24,999,999	11.36%	12.37%	13.38%	18.38%	18.28%
25M - 99,999,999	11.36%	12.37%	No Investor	18.44%	18.28%
100M - 199,999,999	No Investor				
200M - 299,999,999	No Investor				
300M & 499,999,999	No Investor				
500M & 999,999,999	No Investor				
1 B & Above	No Investor				

N.A.: No deposits corresponding to these slabs

Alfa Term Deposit Islamic

Amount	August-23	
1 Month – Rs. 500 n above	17.68%	
3 Months – Rs. 500 n above	17.93%	
6 Months – Rs. 500 n above	18.18%	
1 Year Maturity Rs. 500 n above	18.69%	
1 Year Mmthly Rs. 500 n above	18.59%	

Alfalah Islamic Freelancer Digital Savings Account

August-23

Amount – PKR	PKR	USD
1 and above	14.14%	2.00%

^{*} Profit Distribution at Maturity ** Monthly Profit Distribution