

Actual Returns (per annum) on Deposit Products

For the month of July, 2023

Alfalsh Musharaka (Savings Account)

Amount – PKR	July-23
Up to 9,999	11.52%
10,000 to 99,999	11.58%
100,000 to 499,999	11.59%
500,000 to 999,999	11.61%
1.0 Million to 4.99 Million	11.62%
5 Million to 9.99 Million	11.63%
10 Million to 24.99 Million	11.64%
25 Million to 49.99 Million	11.65%
50 Million to 99.99 Million	11.66%
100 Million to 499.99 Million	11.67%
500 Million & Above	11.69%

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

Falah Business Account (Savings Account)

Amount – PKR	July-23
Up to 999,999	11.52%
1,000,000 to 4,999,999	11.52%
5,000,000 to 9,999,999	11.52%
10,000,000 to 24,999,999	11.52%
25,000,000 to 49,999,999	12.50%
50,000,000 to 99,999,999	13.08%
100,000,000 to 149,999,999	14.58%
150,000,000 to 199,999,999	14.59%
200,000,000 to 499,999,999	14.65%
500,000,000 to 999,999,999	14.81%
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	July-23
1 and above	16.54%

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

Falah Senior Citizens Saving Account

Amount - PKR	July-23
Up to 9,999	9.25%
10,000 to 499,999	16.14%
500,000 n above	17.86%

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

Target Savings Deposit

Amount – PKR	July-23
1 and above	16.42%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	July-23
Up to 499,999	11.52%
500,000 to 25,000,000	14.69%

- ❖ 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	July-23
1 and above	11.52%

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

Alfalsh Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	July-23
1 and above	11.70%

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

Alfalsh Asaan Remittance, Asaan Digital Remittance

Savings Account

Amount – PKR	July-23
1 and above	11.52%

Islamic HRA

Amount – PKR	July-23
1 and above	12.68%

Alfa Saving Islamic Account

Amount – PKR	July-23
Up to 9,999	No Investor
10,000 and above	14.98%

Falah Senior Citizens Term Deposit

Tenure	July-23
1 Month	17.29%
3 Months	17.58%
6 Months	17.86%
1 Year – Maturity	18.44%
1 Year – Monthly	18.15%

Alfalsh Islamic Collections Savings Account

Amount – PKR	July-23
1 and above	12.68%

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

Alfalsh Islamic Business Way

Amount – PKR	July-23
1 and above	0.05%

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

Actual Returns (per annum) on Deposit Products

For the month of July, 2023

Foreign Currency Products:
30-Jul

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.50%	0.38%	0.52%
Falah Term Deposits – FCY			
1 Month	2.50%	0.38%	0.52%
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	3.50%	0.38%	0.52%

*Bi-annual Profit Distribution

N.A.: No deposits corresponding to these slabs

Alfalah Islamic Profex Account FCY:
30-Jul

Amount	USD	GBP	EURO
Below 5,000	1.50%	0.38%	0.52%
5,000 – 9,999	No Investor	No Investor	No Investor
10,000 – 24,999	2.00%	0.57%	No Investor
25,000 – 99,999	2.50%	No Investor	0.52%
100,000 n above	3.00%	0.0096	0.0052

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

Amount – PKR	July-23
1 and above	16.14%

❖ Profit Calculation on Monthly Average Balance

❖ Monthly Profit Distribution

Islamic Roshan Digital Saving Account FCY:
July-23

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.50%	0.38%	0.52%	0.10%	0.20%	0.57%
10,000 – 49,999	2.00%	0.57%	0.52%	0.14%	0.29%	0.85%
50,000 – 99,999	2.50%	0.76%	0.52%	0.19%	0.39%	No Investor
100,000 n above	3.00%	0.0096	0.52%	0.24%	0.49%	No Investor

Falah Term Deposits – LCY
July-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	12.79%	13.94%	15.10%	18.56%	12.79%	12.79%	12.79%	
500k – 999,999	12.79%	13.94%	15.10%	18.56%	12.79%	12.79%	12.79%	
1M – 4,999,999	12.79%	13.94%	15.10%	18.56%	12.79%	12.79%	12.79%	
5M – 9,999,999	No Investor	13.94%	No Investor	No Investor	12.79%	No Investor	No Investor	
10M – 24,999,999	No Investor	13.94%	No Investor	No Investor	No Investor	No Investor	No Investor	
25M – 49,999,999	No Investor	No Investor	No Investor	18.56%	No Investor	No Investor	No Investor	
50M – 74,999,999	No Investor	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 (per annum) on Deposit Products

For the month of July, 2023

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

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			12.68%		
100k – 499,999	18.44%	12.68%		No Investor	12.68%
500k – 999,999	18.44%	12.68%		No Investor	12.68%
1M – 4,999,999	18.44%	12.68%		12.68%	12.68%
5M – 9,999,999	18.44%	12.68%		No Investor	12.68%
10M – 24,999,999	18.44%	No Investor		No Investor	12.68%
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

Business Way - FCY

Currency Description	July-23
USD	0.00%
GBP	0.00%
EUR	0.00%
AED	0.00%
SAR	0.00%
CAD	0.00%

N.A.: No deposits corresponding to these slabs

Alfalah Islamic Premium Term Deposit – LCY
July-23

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	12.97%	14.12%	15.27%	18.73%	18.56%
25M – 99,999,999	12.97%	No Investor	No Investor	18.73%	18.56%
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
Alfalah Islamic Freelancer Digital Savings Account
FCY
July-23

Amount	July-23
1 Month – Rs. 500 n above	18.44%
3 Months – Rs. 500 n above	18.73%
6 Months – Rs. 500 n above	19.02%
1 Year Maturity Rs. 500 n above	19.59%
1 Year Mmthly Rs. 500 n above	19.59%

Amount – PKR	PKR	USD
1 and above	16.14%	2.00%