

Actual Returns (per annum) on Deposit Products

For the month of May, 2023

Alfalah Musharaka (Savings Account)

Amount – PKR	May-23
Up to 9,999	9.85%
10,000 to 99,999	9.90%
100,000 to 499,999	9.91%
500,000 to 999,999	9.92%
1.0 Million to 4.99 Million	9.93%
5 Million to 9.99 Million	9.94%
10 Million to 24.99 Million	9.95%
25 Million to 49.99 Million	9.96%
50 Million to 99.99 Million	9.97%
100 Million to 499.99 Million	9.99%
500 Million & Above	10.00%

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

Falah Business Account (Savings Account)

Amount – PKR	May-23
Up to 999,999	9.85%
1,000,000 to 4,999,999	9.85%
5,000,000 to 9,999,999	9.85%
10,000,000 to 24,999,999	9.85%
25,000,000 to 49,999,999	10.76%
50,000,000 to 99,999,999	11.30%
100,000,000 to 149,999,999	12.70%
150,000,000 to 199,999,999	12.71%
200,000,000 to 499,999,999	12.76%
500,000,000 to 999,999,999	12.91%
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

Amount – PKR	May-23
1 and above	14.53%

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

Falah Senior Citizens Saving Account

Amount - PKR	May-23
Up to 9,999	9.85%
10,000 to 499,999	14.53%
500,000 n above	16.14%

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

Target Savings Deposit

Amount – PKR	May-23
1 and above	14.42%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	May-23
Up to 499,999	9.85%
500,000 to 25,000,000	13.46%

- 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	May-23
1 and above	9.85%

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

Alfalah Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	May-23
1 and above	9.85%

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

Alfalah Asaan Remittance, Asaan Digital Remittance

Savings Account

Amount – PKR	May-23
1 and above	9.85%

Islamic HRA

Amount – PKR	May-23
1 and above	9.85%

Alfa Saving Islamic Account

Amount – PKR	May-23
Up to 9,999	No Investor
10,000 and above	12.37%

Falah Senior Citizens Term Deposit

Tenure	May-23
1 Month	14.10%
3 Months	14.53%
6 Months	15.17%
1 Year – Maturity	16.25%
1 Year – Monthly	16.25%

Alfalah Islamic Collections Savings Account

Amount – PKR	May-23	
1 and above	11.84%	

- Profit Calculation on Daily Balance
- Monthly Profit Distribution

Alfalah Islamic Business Way

Amount – PKR	May-23
1 and above	0.04%

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



Actual Returns (per annum) on Deposit Products

For the month of May, 2023

Foreign Currency Products: 31-May

Product	Profit Rate	Profit Rate					
	USD	GBP	EURO				
*Falah Saving Deposits – FCY	0.85%	0.34%	0.38%				
Falah Term Deposits – FCY							
1 Month	1.00%	0.34%	0.38%				
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	2.26%	0.34%	0.38%				

^{*}Bi-annual Profit Distribution

Alfalah Islamic Profex Account FCY:

31-May Amount EURO Below 5,000 0.38% 5,000 - 9,999 0.80% 0.34% No Investor 10,000 - 24,999 0.90% 0.51% 0.38% 25,000 - 99,999 2.01% 0.69% 0.38% 100,000 n above No Investor 2.16% No Investor

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

Amount – PKR	May-23
1 and above	13.99%

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

Islamic Roshan Digital Saving Account FCY:

May-23

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	0.75%	0.34%	0.38%	0.11%	0.20%	0.58%
10,000 – 49,999	0.80%	0.51%	0.38%	0.17%	0.31%	0.87%
50,000 – 99,999	2.01%	0.69%	No Investor	0.22%	0.41%	No Investor
100,000 n above	2.16%	No Investor	No Investor	0.28%	0.51%	No Investor

Falah Term Deposits - LCY May-23

Profit Payment at Maturity

Amount							
	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k & Above	N.A						
100k – 499,999	9.85%	9.90%	10.01%	11.32%	10.15%	10.20%	10.28%
500k – 999,999	9.85%	9.90%	10.01%	11.72%	10.56%	10.60%	10.67%
1M – 4,999,999	9.85%	9.95%	10.01%	11.80%	10.63%	10.67%	10.75%
5M - 9,999,999	No Investor	9.95%	No Investor	11.88%	10.64%	No Investor	No Investor
10M - 24,999,999	9.89%	10.00%	No Investor				
25M - 49,999,999	No Investor	No Investor	No Investor	12.03%	No Investor	No Investor	No Investor
50M - 74,999,999	No Investor						
75M - 99,999,999	No Investor						
100M - 149,999,999	No Investor						
150M - 199,999,999	No Investor						
200M - 499,999,999	No Investor						
500M & 999,999,999	No Investor						
1 B – 1.999999 B	No Investor						
2 B & Above	No Investor						

N.A.: No deposits corresponding to these slabs

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Actual Returns (per annum) on Deposit Products

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Falah Term Deposits – LCY May-23

Profit Payment at Monthly

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			11.84%		
100k – 499,999	11.21%	10.07%		No Investor	10.10%
500k - 999,999	11.61%	10.48%		No Investor	10.52%
1M – 4,999,999	11.70%	10.56%		10.57%	10.60%
5M - 9,999,999	11.77%	10.57%		No Investor	10.67%
10M - 24,999,999	11.84%	No Investor		No Investor	10.74%
25M - 49,999,999	No Investor	No Investor		No Investor	10.84%
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	1	No Investor	No Investor

Business Way - FCY

Currency Description	May-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

slamic Premium Term De	May-23					
Amount	Tenor					
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**	
5M - 24,999,999	11.83%	11.84%	11.85%	13.45%	13.29%	
25M - 99,999,999	11.84%	No Investor	No Investor	13.45%	13.34%	
00M - 199,999,999	No Investor					
00M - 299,999,999	No Investor					
00M & 499,999,999	No Investor					
00M & 999,999,999	No Investor					

No Investor

No Investor

No Investor

No Investor

1 B & Above N.A.: No deposits corresponding to these slabs No Investor

Alfa Term Deposit Islamic

Amount	May-23
1 Month – Rs. 500 n above	15.60%
3 Months – Rs. 500 n above	15.82%
6 Months – Rs. 500 n above	16.14%
1 Year Maturity Rs. 500 n above	17.22%
1 Year Mmthly Rs. 500 n above	17.22%

Alfalah Islamic Freelancer Digital Savings Account Fe May-23

Amount – PKR	PKR	USD
1 and above	13.99%	1.00%

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