

## Actual Returns (per annum) on Deposit Products

For the month of November, 2023

### Alfalah Musharaka (Savings Account)

Amount – PKR	November-23
Up to 9,999	11.00%
10,000 to 99,999	11.05%
100,000 to 499,999	11.06%
500,000 to 999,999	11.07%
1.0 Million to 4.99 Million	11.08%
5 Million to 9.99 Million	11.10%
10 Million to 24.99 Million	11.10%
25 Million to 49.99 Million	11.11%
50 Million to 99.99 Million	11.12%
100 Million to 499.99 Million	11.13%
500 Million & Above	11.14%

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

### Falah Business Account (Savings Account)

Amount – PKR	November-23
Up to 999,999	11.00%
1,000,000 to 4,999,999	11.00%
5,000,000 to 9,999,999	11.00%
10,000,000 to 24,999,999	11.00%
25,000,000 to 49,999,999	11.86%
50,000,000 to 99,999,999	12.36%
100,000,000 to 149,999,999	13.66%
150,000,000 to 199,999,999	13.67%
200,000,000 to 499,999,999	13.71%
500,000,000 to 999,999,999	14.01%
1,000,000,000 to 1,999,999,999	14.11%
2,000,000,000 & Above	14.26%

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

### Alfalah Islamic Recurring Value Deposit Account

Amount – PKR	November-23
1 and above	15.01%

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

### Falah Senior Citizens Saving Account

Amount - PKR	November-23
Up to 9,999	11.00%
10,000 to 499,999	17.01%
500,000 n above	18.01%

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

### Target Savings Deposit

Amount – PKR	November-23
1 and above	14.51%

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

### Falah Mahana Amdani (Savings Account)

Amount – PKR	November-23
Up to 499,999	11.51%
500,000 & Above	13.76%

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

### Falah Classic Savings (Regular Savings Account)

Amount – PKR	November-23
1 and above	11.00%

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

### Alfalah Islamic Asaan Saving, Asaan Digital, Asaan

#### Women Digital Savings Account

Amount – PKR	November-23
1 and above	11.00%

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

### Alfalah Asaan Remittance, Asaan Digital Remittance

#### Savings Account

Amount – PKR	November-23
1 and above	11.00%

#### Islamic HRA

Amount – PKR	November-23
1 and above	11.00%

#### Alfa Saving Islamic Account

Amount – PKR	November-23
Up to 9,999	11.00%
10,000 and above	12.01%

#### Falah Senior Citizens Term Deposit

Tenure	November-23
1 Month	17.51%
3 Months	17.76%
6 Months	18.01%
1 Year – Maturity	18.51%
1 Year – Monthly	18.41%

#### Alfalah Islamic Collections Savings Account

Amount – PKR	November-23
1 and above	11.01%

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

#### Alfalah Islamic Business Way

Amount – PKR	November-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 November, 2023

**Falah Term Deposits – LCY**
**November-23**
**Profit Payment at Monthly**

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			11.10%		
100k – 499,999	18.01%	11.00%		No Investor	11.00%
500k – 999,999	18.01%	11.00%		No Investor	11.00%
1M – 4,999,999	18.01%	11.00%		11.00%	11.00%
5M – 9,999,999	18.01%	No Investor		No Investor	11.00%
10M – 24,999,999	18.01%	No Investor		No Investor	11.00%
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

No Investor.: No deposits corresponding to these slabs

**Alfalah Islamic Premium Term Deposit – LCY**
**November-23**

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	11.26%	12.26%	13.26%	18.21%	18.11%
25M – 99,999,999	11.26%	12.26%	No Investor	18.26%	18.11%
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

No Investor.: No deposits corresponding to these slabs

\* Profit Distribution at Maturity \*\* Monthly Profit Distribution

**Alfa Term Deposit Islamic**

Amount	November-23
1 Month – Rs. 500 n above	17.51%
3 Months – Rs. 500 n above	17.76%
6 Months – Rs. 500 n above	18.01%
1 Year Maturity Rs. 500 n above	18.51%
1 Year Mmthly Rs. 500 n above	18.41%

**Alfalah Islamic Freelancer Digital Savings Account**
**November-23**

Amount – PKR	PKR	USD
1 and above	14.01%	3.48%

**Islamic Asaan Roshan Digital Saving Account PKR**

Amount – PKR	November-23
1 and above	No Investor

**Islamic Roshan Digital Saving Account PKR**

Amount – PKR	November-23
1 and above	15.01%

❖ Profit Calculation on Monthly Average Balance

❖ Monthly Profit Distribution

## Actual Returns (per annum) on Deposit Products

For the month of November, 2023

### Foreign Currency Products: #####

Product	From Date		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	3.48%	0.58%	1.31%

### Falah Term Deposits – FCY

Term	USD	GBP	EURO
1 Month	4.18%	0.58%	1.31%
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	5.99%	No Investor	No Investor

\*Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

### Alfalah Islamic Profex Account FCY: November-23

Amount	USD	GBP	EURO
Below 5,000	4.18%	0.59%	2.57%
5,000 – 9,999	5.56%	0.55%	1.52%
10,000 – 24,999	5.92%	0.89%	1.52%
25,000 – 99,999	5.92%	1.16%	1.30%
100,000 n above	5.92%	1.45%	1.31%

### November-23

### Islamic Roshan Digital Saving Account FCY:

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	3.48%	0.58%	1.27%	0.18%	0.26%	0.36%
10,000 – 49,999	3.48%	0.87%	1.31%	0.29%	0.39%	0.56%
50,000 – 99,999	4.18%	1.16%	1.31%	0.38%	0.52%	0.72%
100,000 n above	5.57%	1.45%	1.31%	0.48%	0.64%	0.89%

### Islamic Asaan Roshan Digital Saving Account FCY:

USD	GBP	EURO	AED	SAR	CAD
3.48%	No Investor	No Investor	No Investor	No Investor	No Investor
3.48%	No Investor	No Investor	No Investor	No Investor	No Investor
4.18%	No Investor	No Investor	No Investor	No Investor	No Investor
5.57%	No Investor	No Investor	No Investor	No Investor	No Investor

### Falah Term Deposits – LCY #####

#### Profit Payment at Maturity

Amount	Profit Payment at Maturity						
	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k & Above	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor
100k – 499,999	11.10%	12.11%	13.11%	18.11%	11.10%	11.10%	11.10%
500k – 999,999	11.10%	12.11%	13.11%	18.11%	11.10%	11.10%	11.10%
1M – 4,999,999	11.10%	12.11%	13.11%	18.11%	11.10%	11.10%	11.10%
5M – 9,999,999	11.10%	12.11%	No Investor	18.11%	11.10%	No Investor	No Investor
10M – 24,999,999	11.10%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor
25M – 49,999,999	No Investor	No Investor	No Investor	18.11%	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

### Business Way - FCY

Currency	November-23
USD	No Investor
GBP	No Investor
EUR	No Investor
AED	No Investor
SAR	No Investor
CAD	No Investor

No Investor.: No deposits corresponding to these slabs