

Actual Returns (per annum) on Deposit Products

For the month of October, 2023

Alfalah Musharaka (Savings Account)	
Amount – PKR	October-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	11.09%
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	October-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	11.85%
50,000,000 to 99,999,999	12.35%
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	No Investor

Profit Calculation on Daily Balance

Monthly Profit Distribution

Alfalah Islamic Recurring Value Deposit Account

Amount – PKR	October-23
1 and above	15.01%
Profit Calculation on Daily Balance	

The Calculation of Daily Dalance

Monthly Profit Distribution into checking account

Falah Senior Citizens Saving Account

Amount - PKR	October-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	October-23
1 and above	14.51%
Profit Calculation on Daily Balance	
 Monthly Profit Distribution into checking account 	

Falah Mahana Amdani (Savings Account)	
Amount – PKR	October-23
Up to 499,999	11.50%
500,000 to 25,000,000	13.76%
 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	October-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	October-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	October-23	
1 and above	11.00%	
<u>Islamic HRA</u>		
Amount – PKR	October-23	
1 and above	12.00%	
Alfa Saving Islamic Account		
Amount – PKR	October-23	
Up to 9,999	11.01%	
10,000 and above	12.00%	
Falah Senior Citizens Term Deposit		
Tenure	October-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	October-23	
1 and above	11.00%	

1 and above Profit Calculation on Daily Balance

Monthly Profit Distribution

Alfalah Islamic Business Way

Amount – PKR	October-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 October, 2023

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	3.09%	0.54%	0.73%
•	3.71%	0.54%	0.73%
	3.71% No Investor	0.54% No Investor	0.73% No Investor
1 Month 3 Months (0-999,999)			
Falah Term Deposits – FCY 1 Month 3 Months (0-999,999) 3 Months (1m & Above) 6 Months	No Investor	No Investor	No Investor

*Bi-annual Profit Distribution

No Investor .: No deposits corresponding to these slabs

Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	October-23
1 and above	No Investor

Alfalah Islamic Profex Account FCY:

Islamic Roshan Digital Saving Account FCY:

Falah Term Deposits – LCY

Amount	USD	GBP	EURO
Below 5,000	3.71%	0.54%	1.43%
5,000 - 9,999	4.94%	0.51%	0.84%
10,000 – 24,999	5.26%	0.82%	0.84%
25,000 - 99,999	5.26%	1.08%	0.72%
100,000 n above	5.26%	1.35%	0.73%

October-23	Islamic Roshan Digital Saving Account PKR
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Amount – PKR	October-23
1 and above	15.01%

Profit Calculation on Monthly Average Balance

Monthly Profit Distribution

Business Way - FCY

USD

GBP

EUR

AED

SAR

CAD

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	3.09%	0.54%	0.72%	0.21%	0.35%	0.66%
10,000 - 49,999	3.09%	0.81%	0.73%	0.33%	0.52%	0.99%
50,000 - 99,999	3.71%	1.08%	0.73%	0.44%	0.68%	1.32%
100,000 n above	4.95%	1.35%	0.73%	0.55%	0.86%	1.65%

October-23

No Investor

No Investor

No Investor

No Investor

No Investor

No Investor

		Profit	Payment at N	laturity				
Amount	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%	12.11%	No Investor	No Investor	No Investor	No Investor	No Investor	
25M - 49,999,999	11.10%	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	

October-23

No Investor.: No deposits corresponding to these slabs



Actual Returns (per annum) on Deposit Products For the month of October, 2023

								October-23
				Profi	t Payment at Mo	onthly		
Amount			Tenor					
	1 Year	2 Years	3 Years	4 Years	5 Years			
100k - 25 M (Monthly Income Certificate)			11.00%					
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	1	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			
- D - 1.000000 D	no mesco			NO INVESTOR	NO INVESTOR			
2 B & Above	No Investor	No Investor		No Investor	No Investor			
2 B & Above	No Investor							
	No Investor							
2 B & Above Investor.: No deposits corresponding to th	No Investor		Tenor		No Investor	1		
2 B & Above Investor.: No deposits corresponding to the Falah Islamic Premium Term Do	No Investor		Tenor 6 Months *		No Investor	1		
2 B & Above Investor.: No deposits corresponding to the Falah Islamic Premium Term Do	No Investor ese slabs eposit – LCY	No Investor		No Investor	No Investor October-23			
2 B & Above Investor.: No deposits corresponding to the falah Islamic Premium Term Do Amount	No Investor esee slabs eposit – LCY 1 Months *	No Investor	6 Months *	No Investor	No Investor October-23 1 Year**			
2 B & Above Investor.: No deposits corresponding to th falah Islamic Premium Term De Amount 5M – 24,999,999	No Investor esee slabs	No Investor 3 Months * 12.26%	6 Months * 13.26%	No Investor 1 Year* 18.21%	No Investor October-23 1 Year** 18.11%			
2 B & Above Investor.: No deposits corresponding to th Falah Islamic Premium Term De Amount 5M – 24,999,999 25M – 99,999,999	No Investor esee slabs	No Investor 3 Months * 12.26% 12.26%	6 Months * 13.26% No Investor	No Investor 1 Year* 18.21% 18.26%	No Investor October-23 1 Year** 18.11% 18.11%			
2 B & Above Investor.: No deposits corresponding to th falah Islamic Premium Term De Amount 5M – 24,999,999 25M – 99,999,999 100M – 199,999,999	No Investor ese slabs 1 Months * 11.25% 11.25% No Investor	No Investor 3 Months * 12.26% 12.26% No Investor	6 Months * 13.26% No Investor No Investor	No Investor 1 Year* 18.21% 18.26% No Investor	No Investor October-23 1 Year** 18.11% 18.11% No Investor			
2 B & Above Investor.: No deposits corresponding to th falah Islamic Premium Term Do Amount 55M – 24,999,999 25M – 99,999,999 100M – 199,999,999 200M – 299,999,999	No Investor esee slabs 1 Months * 11.25% 11.25% No Investor No Investor	No Investor 3 Months * 12.26% No Investor No Investor	6 Months * 13.26% No Investor No Investor No Investor	No Investor 1 Year* 18.21% 18.26% No Investor No Investor	No Investor October-23 1 Year** 18.11% 18.11% No Investor No Investor			
2 B & Above Investor.: No deposits corresponding to th falah Islamic Premium Term Do Amount 5M – 24,999,999 25M – 99,999,999 100M – 199,999,999 200M – 299,999,999 300M & 499,999,999	No Investor No Investor No Investor No Investor No Investor	No Investor 3 Months * 12.26% 12.26% No Investor No Investor No Investor	6 Months * 13.26% No Investor No Investor No Investor No Investor	No Investor 1 Year* 18.21% 18.26% No Investor No Investor No Investor	No Investor October-23 1 Year** 18.11% 18.11% No Investor No Investor No Investor			
2 B & Above Investor.: No deposits corresponding to the Falah Islamic Premium Term Do Amount 5M – 24,999,999 25M – 99,999,999 200M – 199,999,999 200M – 299,999,999 300M & 499,999,999 500M & 999,999,999 1 B & Above	No Investor ese slabs Dot in LCY 1 Months * 1 Months * 1 1.25% 1 1.25% 1 1.25% No Investor No Investor No Investor No Investor No Investor	No Investor 3 Months * 12.26% 12.26% No Investor No Investor No Investor No Investor	6 Months * 13.26% No Investor No Investor No Investor No Investor No Investor	No Investor 1 Year* 18.21% 18.26% No Investor No Investor No Investor No Investor No Investor	No Investor October-23 1 Year** 18.11% 18.11% No Investor No Investor No Investor No Investor No Investor No Investor	** Monthly Profit Distribu	ution	
2 B & Above Investor.: No deposits corresponding to the Falah Islamic Premium Term Do Amount 5M – 24,999,999 25M – 99,999,999 200M – 199,999,999 200M – 299,999,999 300M & 499,999,999 500M & 999,999,999 1 B & Above Investor.: No deposits corresponding to the	No Investor ese slabs Dot in LCY 1 Months * 1 Months * 1 1.25% 1 1.25% 1 1.25% No Investor No Investor No Investor No Investor No Investor	No Investor 3 Months * 12.26% 12.26% No Investor No Investor No Investor No Investor	6 Months * 13.26% No Investor No Investor No Investor No Investor No Investor	1 Year* 18.21% 18.26% No Investor No Investor No Investor No Investor No Investor * Profit Distri	No Investor October-23 1 Year** 18.11% 18.11% No Investor No Investor No Investor No Investor No Investor No Investor No Investor bution at Maturity ¹	** Monthly Profit Distribution		October
2 B & Above Investor.: No deposits corresponding to th falah Islamic Premium Term Do Amount 5M – 24,999,999 25M – 99,999,999 200M – 199,999,999 200M – 299,999,999 300M & 499,999,999 500M & 999,999,999	No Investor ese slabs Dot in LCY 1 Months * 1 Months * 1 1.25% 1 1.25% 1 1.25% No Investor No Investor No Investor No Investor No Investor	No Investor 3 Months * 12.26% 12.26% No Investor No Investor No Investor No Investor	6 Months * 13.26% No Investor No Investor No Investor No Investor No Investor	1 Year* 18.21% 18.26% No Investor No Investor No Investor No Investor No Investor * Profit Distri	No Investor October-23 1 Year** 18.11% 18.11% No Investor No Investor No Investor No Investor No Investor No Investor No Investor bution at Maturity ¹	Digital Savings Accou		<u>October</u> USD

23	October-23	Amount
1%	17.51%	1 Month – Rs. 500 n above
5%	17.76%	3 Months – Rs. 500 n above
1%	18.01%	6 Months – Rs. 500 n above
1%	18.51%	1 Year Maturity Rs. 500 n above
1%	18.41%	1 Year Mmthly Rs. 500 n above
ľ	18.41	1 Year Mmthly Rs. 500 n above