

Actual Returns (per annum) on Deposit Products

For the month of September, 2023

Alfalah Musharaka (Savings Account)

Amount – PKR	September-23
Up to 9,999	12.07%
10,000 to 99,999	12.13%
100,000 to 499,999	12.14%
500,000 to 999,999	12.15%
1.0 Million to 4.99 Million	12.16%
5 Million to 9.99 Million	12.17%
10 Million to 24.99 Million	12.18%
25 Million to 49.99 Million	12.19%
50 Million to 99.99 Million	12.20%
100 Million to 499.99 Million	12.22%
500 Million & Above	12.23%

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

Falah Business Account (Savings Account)

Amount – PKR	September-23
Up to 999,999	12.07%
1,000,000 to 4,999,999	12.07%
5,000,000 to 9,999,999	12.07%
10,000,000 to 24,999,999	12.07%
25,000,000 to 49,999,999	13.01%
50,000,000 to 99,999,999	13.55%
100,000,000 to 149,999,999	14.98%
150,000,000 to 199,999,999	14.99%
200,000,000 to 499,999,999	15.04%
500,000,000 to 999,999,999	15.37%
1,000,000,000 to 1,999,999,999	15.47%
2,000,000,000 & Above	No Investor

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

Alfalah Islamic Recurring Value Deposit Account

Amount – PKR	September-23
1 and above	16.46%

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

Falah Senior Citizens Saving Account

Amount - PKR	September-23
Up to 9,999	12.07%
10,000 to 499,999	18.66%
500,000 n above	19.76%

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

Target Savings Deposit

Amount – PKR	September-23
1 and above	15.91%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	September-23
Up to 499,999	12.62%
500,000 to 25,000,000	15.09%

- ❖ 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	September-23
1 and above	12.07%

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

Alfalah Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	September-23
1 and above	12.07%

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

Alfalah Asaan Remittance, Asaan Digital Remittance

Savings Account

Amount – PKR	September-23
1 and above	12.07%

Islamic HRA

Amount – PKR	September-23
1 and above	13.17%

Alfa Saving Islamic Account

Amount – PKR	September-23
Up to 9,999	No Investor
10,000 and above	13.17%

Falah Senior Citizens Term Deposit

Tenure	September-23
1 Month	19.21%
3 Months	19.48%
6 Months	19.76%
1 Year – Maturity	20.30%
1 Year – Monthly	20.19%

Alfalah Islamic Collections Savings Account

Amount – PKR	September-23
1 and above	12.07%

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

Alfalah Islamic Business Way

Amount – PKR	September-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 September, 2023

Foreign Currency Products:
September-23

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	0.72%	0.28%	0.26%

Falah Term Deposits – FCY

Term	USD	GBP	EURO
1 Month	0.87%	0.28%	0.26%
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	1.24%	0.28%	0.26%

*Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	September-23
1 and above	No Investor

Alfalah Islamic Profex Account FCY:
September-23

Amount	USD	GBP	EURO
Below 5,000	0.87%	0.28%	0.22%
5,000 – 9,999	No Investor	No Investor	No Investor
10,000 – 24,999	1.23%	No Investor	No Investor
25,000 – 99,999	1.23%	No Investor	0.26%
100,000 n above	1.23%	0.69%	0.26%

Islamic Roshan Digital Saving Account PKR

Amount – PKR	September-23
1 and above	16.46%

❖ Profit Calculation on Monthly Average Balance

❖ Monthly Profit Distribution

Business Wav - FCY

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

Islamic Roshan Digital Saving Account FCY:
September-23

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	0.72%	0.28%	0.25%	0.18%	0.25%	0.48%
10,000 – 49,999	0.72%	0.42%	0.26%	0.27%	0.37%	No Investor
50,000 – 99,999	0.87%	0.56%	0.26%	0.36%	No Investor	0.98%
100,000 n above	1.16%	0.69%	0.26%	0.45%	0.61%	1.22%

Falah Term Deposits – LCY
September-23
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	No Investor	13.28%	14.38%	19.86%	12.18%	12.18%	12.18%	
500k – 999,999	12.18%	13.28%	14.38%	19.86%	12.18%	12.18%	12.18%	
1M – 4,999,999	12.18%	13.28%	14.38%	19.86%	12.18%	12.18%	12.18%	
5M – 9,999,999	12.18%	13.28%	No Investor	19.86%	12.18%	No Investor	No Investor	
10M – 24,999,999	No Investor	13.28%	No Investor	No Investor	No Investor	No Investor	No Investor	
25M – 49,999,999	12.18%	No Investor	No Investor	19.86%	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	

No Investor.: No deposits corresponding to these slabs

Actual Returns (per annum) on Deposit Products

For the month of September, 2023

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

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			12.07%		
100k – 499,999	19.76%	12.07%		No Investor	12.07%
500k – 999,999	19.76%	12.07%		No Investor	12.07%
1M – 4,999,999	19.76%	12.07%		12.07%	12.07%
5M – 9,999,999	19.76%	No Investor		No Investor	12.07%
10M – 24,999,999	19.76%	No Investor		No Investor	12.07%
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
September-23

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	12.35%	13.44%	14.54%	19.97%	19.86%
25M – 99,999,999	12.35%	13.44%	No Investor	20.03%	19.86%
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
Alfalah Islamic Freelancer Digital Savings Account
September-23

Amount	September-23
1 Month – Rs. 500 n above	19.21%
3 Months – Rs. 500 n above	19.48%
6 Months – Rs. 500 n above	19.76%
1 Year Maturity Rs. 500 n above	20.30%
1 Year Mnthly Rs. 500 n above	20.19%

Amount – PKR	PKR	USD
1 and above	15.37%	0.72%