

Actual Returns (per annum) on Deposit Products

For the month of January, 2024

Alfalsh Musharaka (Savings Account)

Amount – PKR	January-24
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	January-24
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	14.10%
2,000,000,000 & Above	14.26%

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

Alfalsh Islamic Recurring Value Deposit Account

Amount – PKR	January-24
1 and above	15.01%

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

Falah Senior Citizens Saving Account

Amount - PKR	January-24
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	January-24
1 and above	14.51%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	January-24
Up to 499,999	11.50%
500,000 & Above	13.76%

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

Falah Classic Savings (Regular Savings Account)

Amount – PKR	January-24
1 and above	11.00%

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

Alfalsh Islamic Asaan Saving, Asaan Digital, Asaan Women Digital Savings Account

Amount – PKR	January-24
1 and above	11.00%

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

Alfalsh Asaan Remittance, Asaan Digital Remittance Savings Account

Amount – PKR	January-24
1 and above	11.00%

Islamic HRA

Amount – PKR	January-24
1 and above	11.00%

Alfa Saving Islamic Account

Amount – PKR	January-24
Up to 9,999	11.00%
10,000 and above	12.00%

Falah Senior Citizens Term Deposit

Tenure	January-24
1 Month	17.51%
3 Months	17.76%
6 Months	18.01%
1 Year – Maturity	18.51%
1 Year – Monthly	18.41%

Alfalsh Islamic Collections Savings Account

Amount – PKR	January-24
1 and above	11.00%

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

Alfalsh Islamic Business Way

Amount – PKR	January-24
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 January, 2024

Falah Term Deposits – LCY

January-24

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

Alfalsh Islamic Premium Term Deposit – LCY

January-24

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	11.25%	12.25%	No Investor	18.21%	18.11%
25M – 99,999,999	11.25%	No Investor	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

Alfalsh Islamic Freelancer Digital Savings Account

January-24

Amount	January-24
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 Monthly Rs. 500 n above	18.41%

Amount – PKR	PKR	USD
1 and above	14.01%	1.50%

Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	January-24
1 and above	15.01%

Islamic Roshan Digital Saving Account PKR

Amount – PKR	January-24
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 January, 2024

Foreign Currency Products:

January-24

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.50%	0.10%	0.05%

Falah Term Deposits – FCY

1 Month	2.00%	0.10%	0.05%
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	3.31%	No Investor	No Investor

*Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

Alfalah Islamic Profex Account FCY:

January-24

Amount	USD	GBP	EURO
Below 5,000	2.00%	0.10%	0.10%
5,000 – 9,999	2.50%	0.10%	0.06%
10,000 – 24,999	3.26%	0.16%	0.06%
25,000 – 99,999	3.26%	0.20%	0.05%
100,000 n above	3.26%	0.25%	0.05%

January-24

Islamic Roshan Digital Saving Account FCY:

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.50%	0.10%	0.05%	0.13%	0.23%	0.30%
10,000 – 49,999	1.50%	0.15%	0.05%	0.21%	0.35%	0.46%
50,000 – 99,999	2.00%	0.20%	0.05%	0.28%	0.47%	0.60%
100,000 n above	3.01%	0.25%	0.05%	0.35%	0.59%	0.75%

Islamic Asaan Roshan Digital Saving Account FCY:

USD	GBP	EURO	AED	SAR	CAD
1.50%	0.10%	No Investor	No Investor	No Investor	No Investor
1.50%	No Investor	No Investor	No Investor	No Investor	No Investor
2.00%	No Investor	No Investor	No Investor	No Investor	No Investor
3.01%	No Investor	No Investor	No Investor	No Investor	No Investor

Falah Term Deposits – LCY

January-24

Profit Payment at Maturity

Amount	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k – 499,999	11.10%	12.10%	13.11%	18.11%	11.10%	11.10%	11.10%
500k – 999,999	11.10%	12.10%	13.11%	18.11%	11.10%	11.10%	11.10%
1M – 4,999,999	11.10%	12.10%	13.11%	18.11%	11.10%	11.10%	11.10%
5M – 9,999,999	11.10%	12.10%	No Investor	18.11%	11.10%	No Investor	No Investor
10M – 24,999,999	No Investor	No Investor	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	11.10%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor
75M – 99,999,999	0.111	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	January-24
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