

# Actual Returns (per annum) on Deposit Products

For the month of February, 2024

#### Alfalah Musharaka (Savings Account)

Amount – PKR	February-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)

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Amount – PKR	February-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	13.65%
150,000,000 to 199,999,999	13.66%
200,000,000 to 499,999,999	13.70%
500,000,000 to 999,999,999	14.00%
1,000,000,000 to 1,999,999,999	14.10%
2,000,000,000 & Above	No Investor

- ❖ Profit Calculation on Daily Balance
- Monthly Profit Distribution

## Alfalah Islamic Recurring Value Deposit Account

Amount – PKR	February-24
1 and above	15.00%

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

#### Falah Senior Citizens Saving Account

Amount - PKR	February-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	February-24
1 and above	14.50%

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

#### Falah Mahana Amdani (Savings Account)

Amount – PKR	February-24
Up to 499,999	11.50%
500,000 & Above	13.75%

- Monthly Profit Distribution
- Profit Calculation on Monthly Average Balance

#### Falah Classic Savings (Regular Savings Account)

Amount – PKR	February-24
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	February-24
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	February-24
1 and above	11.00%

## Islamic HRA

Amount – PKR	February-24
1 and above	11.00%

#### Alfa Saving Islamic Account

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

## Falah Senior Citizens Term Deposit

Tenure	February-24
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	February-24
1 and above	11.00%

- Profit Calculation on Daily Balance
- Monthly Profit Distribution

#### Alfalah Islamic Business Way

Amount – PKR	February-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 February, 2024

# Falah Term Deposits – LCY February-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

#### Alfalah Islamic Premium Term Deposit - LCY

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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%	12.25%	No Investor	18.26%	18.11%
100M - 199,999,999	No Investor				
200M - 299,999,999	No Investor				
300M & 499,999,999	No Investor				
500M & 999,999,999	No Investor				
1 B & Above	No Investor				

No Investor.: No deposits corresponding to these slabs

# Alfa Term Deposit Islamic

Amount	February-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 Mmthly Rs. 500 n above	18.41%

# Alfalah Islamic Freelancer Digital Savings Account

Amount – PKR	PKR	USD
1 and above	14.00%	1.50%

February-24

#### Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	February-24
1 and above	No Investor

## Islamic Roshan Digital Saving Account PKR

Amount – PKR	February-24
1 and above	15.00%

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

<sup>\*</sup> Profit Distribution at Maturity \*\* Monthly Profit Distribution



## Actual Returns (per annum) on Deposit Products

For the month of February, 2024

Foreign Currency Products:

ebruary-24

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.50%	1.02%	1.73%

#### Falah Term Deposits - FCY

1 Month	2.00%	1.02%	1.73%
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	3.30%	No Investor	No Investor

<sup>\*</sup>Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

Alfalah Islamic Profex Account FCY:

Italah Islamic Profex Account FCY:		Februa	ary-24
Amount	USD	GBP	EURO
Below 5,000	2.00%	1.01%	3.31%
5,000 – 9,999	2.49%	1.03%	1.74%
10,000 – 24,999	3.24%	1.54%	1.67%
25,000 – 99,999	3.25%	2.05%	1.73%
100,000 n above	3.25%	2.54%	1.73%

## Islamic Roshan Digital Saving Account FCY:

#### Up to 9,999 1.50% 1.02% 1.74% 0.09% 0.24% 0.25% 10,000 - 49,999 1.74% 0.15% 0.36% 1.50% 1.53% 0.37% 50,000 - 99,999 2.00% 2.03% 1.73% 0.20% 0.48% 0.50% 100,000 n above 3.00% 2.54% 1.73% 0.25% 0.60% 0.63%

February-24

Islamic Asaan Roshan Digital Saving Account FCY:
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USD	GBP	EURO	AED	SAR	CAD
1.50%	1.03%	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
3.00%	No Investor	No Investor	No Investor	No Investor	No Investor

Falah Term Deposits – LCY

Profit Payment at Maturity

Am	ount	

	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k – 499,999	11.10%	12.10%	13.10%	18.11%	11.10%	11.10%	11.10%
500k – 999,999	11.10%	No Investor	13.10%	18.11%	11.10%	11.10%	11.10%
1M – 4,999,999	11.10%	12.10%	13.10%	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	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	No Investor	No Investor	No Investor

#### **Business Way - FCY**

February-24

Currency	February-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