

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for September **2024 and two previous periods** which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

		Date		
		September 2024	August 2024	July 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.2208	1.1972
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.2208	1.1972
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.2208	1.1972
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.2208	1.1972
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.2208	1.1972
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.2208	1.1972
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.2208	1.1972
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.2208	1.1972
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.2208	1.1972
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.2208	1.1972
	Saving Musharikah - 500 M & Above	Monthly	1.2208	1.1972
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.2648	1.2404
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4572	1.4561
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.2208	1.1864
	Khayaal Rakhna Account (1 month profit)	Monthly	1.2097	
	AlFalah Islamic Business Way	Monthly	0.0044	0.0043
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.2098	1.1864
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.2098	1.1864
	Islamic Women Account	Monthly	1.2097	1.1865
	Falah Asaan Women Digital Savings Account	Monthly	1.2098	1.1864
	Alfalah Islamic Collection Savings Account	Monthly	1.2098	1.1864
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.5397	1.5100
	Alfalah Islamic Recurring Value Deposit	Monthly	1.5947	1.5640
	Target Savings Deposit	Monthly	1.5397	1.5100
	Alfalah Asaan Remittance saving account	Monthly	1.2098	1.1864
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.2098	1.1865
	Islamic HRA	Monthly	1.2208	1.1864
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.2207	1.1865
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.3198	1.2943
	Islamic Roshan Digital Saving Account	Monthly	1.5397	1.5100
Falah Senior Citizens Account	Islamic Roshan Digital Business Saving Account	Monthly	1.5397	1.5100
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.5397	1.5100
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.5397	1.5100
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.2098	1.1864
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.6222	1.6988
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.6387	1.7689
	Falah Business Account - 1 To 999.99 K	Monthly	1.2098	1.1864
	Falah Business Account - 1 M To 4.99 M	Monthly	1.2098	1.1864
	Falah Business Account - 5 M To 9.99 M	Monthly	1.2098	1.1864
	Falah Business Account - 10 M To 24.99 M	Monthly	1.2098	1.1864
Falah Business Account	Falah Business Account - 25 M To 49.99 M	Monthly	1.3033	1.2781
	Falah Business Account - 50 M To 99.99 M	Monthly	1.3033	1.2781
	Falah Business Account - 100 M To 149.99 M	Monthly	1.3913	1.4183
	Falah Business Account - 150 M To 199.99 M	Monthly	1.3913	1.4194
	Falah Business Account - 200 M To 499.99 M	Monthly	1.3913	1.4237
	Falah Business Account - 500 M & 999.99M	Monthly	1.3913	1.4561
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.3913	1.4669
	Falah Business Account - 2 Bn & Above	Monthly	1.3913	1.4830
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0033	0.0032
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
nth TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.2208	1.1972
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.2208	1.1972
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.2208	1.1972
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.2207	1.1973
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.2207	1.1973
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.2207	1.1973

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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

		Date		
		September 2024	August 2024	July 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
Falah One Mo	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.2207	1.1973
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2207	1.1973
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2207	1.1973
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2207	1.1973
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2207	1.1973
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2207	1.1973
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2207	1.1973
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2207	1.1973

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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		Date			27-Aug-24
			September 2024	August 2024	July 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3308	1.3051	1.3172
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3308	1.3051	1.3173
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3308	1.3051	1.3172
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3308	1.3051	1.3173
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3308	1.3051	1.3173
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3308	1.3051	1.3173
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3308	1.3051	1.3173
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3308	1.3051	1.3173
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3308	1.3051	1.3173
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3308	1.3051	1.3173
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3308	1.3051	1.3173
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3308	1.3051	1.3173
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3308	1.3051	1.3173	
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3308	1.3051	1.3173	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3858	1.4130	1.4261
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.3858	1.4130	1.4261
TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3858	1.4130	1.4261	
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3858	1.4130	1.4261	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.5507	1.6287	1.7527
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.5507	1.6287	1.7527
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.5507	1.6287	1.7527	
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.5507	1.6287	1.7527	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2208	1.1972	1.2084
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2208	1.1972	1.2084
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2208	1.1972	1.2084
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.2207	1.1973	1.2084
3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2208	1.1972	1.2084
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2208	1.1972	1.2084
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2208	1.1972	1.2084
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2207	1.1973	1.2084

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Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for September **2024 and two previous periods** which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Mudarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

		Date		
		September 2024	August 2024	July 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%
TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2207	1.1973	1.2084
TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2207	1.1973	1.2084
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.2207	1.1973	1.2084
Falah Term Deposit Certificates - 3 Years	Monthly	1.2098	1.1864	1.1975
TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2207	1.1973	1.2084
TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2207	1.1973	1.2084
TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2207	1.1973	1.2084
TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2207	1.1973	1.2084

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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		Date			
		27-Aug-24			
		September 2024	August 2024	July 2024	
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
4 Years TDR	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.2207	1.1973	1.2084
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2208	1.1972	1.2084
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2208	1.1972	1.2084
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2208	1.1972	1.2084
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2207	1.1973	1.2084
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.2207	1.1973	1.2084
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.5397	1.6179	1.7418
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.5397	1.6179	1.7418
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.5397	1.6179	1.7418	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2098	1.1864	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2098	1.1864	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2098	1.1864	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2097	1.1865	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2097	1.1865	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2097	1.1865	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2097	1.1865	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2097	1.1865	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2097	1.1865	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2097	1.1865	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2097	1.1865	1.1975
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2097	1.1865	1.1975
	Falah 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2097	1.1865
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.2097	1.1865	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.2098	1.1864	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.2097	1.1865	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.2097	1.1865	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.2097	1.1865	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.2097	1.1865	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.2097	1.1865	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.2097	1.1865	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.2097	1.1865	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.2097	1.1865	1.1975
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above		Monthly	1.2097	1.1865	1.1975
Falah 5Y Mahana Munafa TDR		TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2098	1.1864
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2098	1.1864	1.1975
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2098	1.1864	1.1975
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2098	1.1864	1.1975
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2098	1.1864	1.1975

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for September **2024 and two previous periods** which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

		Date		
		September 2024	August 2024	July 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
Falah 5 Years Maha	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2097	1.1865
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2097	1.1865
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2097	1.1865
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2097	1.1865
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2097	1.1865
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2097	1.1865
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2097	1.1865
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2373	1.2134
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2373	1.2134
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2372	1.2135
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2372	1.2135
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2372	1.2135
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2372	1.2135
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2372	1.2135
Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3473	1.3213
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3473	1.3213
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3473	1.3213
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3473	1.3213
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3473	1.3213
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3473	1.3213

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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		Date			
		27-Aug-24			
		September 2024	August 2024	July 2024	
		PROFIT SHARING RATIO			
Share of Mudarib		50%	50%	50%	
Share of Rabbul Maal		50%	50%	50%	
3 6 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3473	1.3213	1.3336
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3748	1.4292	1.4424
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3748	1.4292	1.4424
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3748	1.4292	1.4424
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3748	1.4292	1.4424
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3748	1.4292	1.4424
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3748	1.4292	1.4424
1 Yr Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3748	1.4292	1.4424
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.5507	1.6718	1.7635
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.5507	1.6718	1.7635
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.5507	1.6718	1.7635
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.5507	1.6718	1.7635
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.5507	1.6718	1.7635
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.5507	1.6718	1.7635
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.5507	1.6718	1.7635
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.5397	1.6610	1.7527
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.5397	1.6610	1.7527
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.5397	1.6611	1.7527
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.5397	1.6611	1.7527
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.5397	1.6611	1.7527
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.5397	1.6611	1.7527
Falah Senior Cit	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.5397	1.6611	1.7527
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.6497	1.7797	1.7962
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.6387	1.7527	1.8234
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.5947	1.7473	1.8506
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.5837	1.7365	1.8506
Alfa Term Dep	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.5672	1.7257	1.8397
	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.6497	1.7797	1.7962
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.6387	1.7527	1.8234
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.5947	1.7473	1.8506
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.5837	1.7365	1.8506
ILTF	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.5672	1.7257	1.8397
	SBP ILTF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.3850	0.3774	0.3810
	SBP ILTF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.2750	0.2696	0.2722
	SBP ILTF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2200	0.2157	0.2177
	SBP ILTF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.3850	0.3774	0.3810
	SBP ILTF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.2749	0.2696	0.2721
	SBP ILTF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2199	0.2157	0.2177
ILTF	SBP ILTF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	0.6049	0.5932	0.5987
	SBP ILTF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.4950	0.4853	0.4898
	SBP ILTF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.4399	0.4314	0.4354
	SBP ILTF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.6049	0.5932	0.5987
	SBP ILTF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.4950	0.4853	0.4898
	SBP ILTF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.4400	0.4314	0.4354
	SBP ILTF - Textile Sector - 3Years Before DEC 22	Monthly	0.9348	0.9167	0.9253
ILTF	SBP ILTF - Textile Sector - 5Years Before DEC 22	Monthly	0.8249	0.8089	0.8164
	SBP ILTF - Textile Sector - 10Years Before DEC 22	Monthly	0.7699	0.7550	0.7620
	SBP ILTF - Non Textile Sector - 3years Before DEC 22	Monthly	0.9348	0.9167	0.9253
	SBP ILTF - Non Textile Sector - 5years Before DEC 22	Monthly	0.8249	0.8089	0.8164
	SBP ILTF - Non Textile Sector - 10years Before DEC 22	Monthly	0.7699	0.7550	0.7620
	SBP ILTF - Textile Sector - 3Years	Monthly	1.9246	1.8875	1.9050
	SBP ILTF - Textile Sector - 5Years	Monthly	1.8147	1.7796	1.7962
ILTF	SBP ILTF - Textile Sector - 10Years	Monthly	1.7597	1.7258	1.7418
	SBP ILTF - Non Textile Sector - 3years	Monthly	1.9246	1.8875	1.9050
	SBP ILTF - Non Textile Sector - 5years	Monthly	1.8147	1.7796	1.7962
	SBP ILTF - Non Textile Sector - 10years	Monthly	1.7597	1.7258	1.7418
	SBP Borrowing IFRE Corp C-I	Monthly	0.3299	0.3236	0.3266
	SBP Borrowing Consumer C-II	Monthly	0.2200	0.2157	0.2177
	SBP Borrowing Corp C-II	Monthly	0.2200	0.2157	0.2177
IFFSAP	SBP Borrowing IFRE Corp C-III	Monthly	0.3299	0.3236	0.3266
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.3850	0.3774	0.3810
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3574	0.3505	0.3538
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.2749	0.2696	0.2721

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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

		Date		
		September 2024	August 2024	July 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%
Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2199	0.2157	0.2177
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2199	0.2157	0.2177
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1100	0.1079	0.1089
SBP Borrowing ISAAF	Monthly	0.1100	0.1079	0.1089
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0011	0.0011	0.0011
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1100	0.1079	0.1089
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2199	0.2157	0.2177
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0011	0.0010	0.0010