

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for November **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			
		28-Oct-24			
		November 2024	October 2024	September 2024	
		PROFIT SHARING RATIO			
ISLAMIC DEPOSIT PRODUCTS		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.2855	1.1665	1.2208
	Saving Musharikah - 500 M & Above	Monthly	1.2855	1.1665	1.2208
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.3773	1.2704	1.2648
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4268	1.4725	1.4572
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.3420	1.2819	1.2208
	Khayaal Rakhna Account (1 month profit)	Monthly	1.3420	1.2704	1.2097
	AlFalah Islamic Business Way	Monthly	0.0057	0.0046	0.0044
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.2714	1.1549	1.2098
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.2714	1.1549	1.2098
	Islamic Women Account	Monthly	1.4834	1.2704	1.2097
	Falah Asaan Women Digital Savings Account	Monthly	1.2714	1.1549	1.2098
	Alfalah Islamic Collection Savings Account	Monthly	1.2714	1.1549	1.2098
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.3420	1.5014	1.5397
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4127	1.5014	1.5947
	Target Savings Deposit	Monthly	1.3562	1.5591	1.5397
	Alfalah Asaan Remittance saving account	Monthly	1.2714	1.1549	1.2098
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.2714	1.1549	1.2098
	Islamic HRA	Monthly	1.3420	1.1665	1.2208
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.3420	1.1665	1.2207
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.3420	1.2704	1.3198
	Islamic Roshan Digital Saving Account	Monthly	1.2714	1.5014	1.5397
	Islamic Roshan Digital Business Saving Account	Monthly	1.2714	1.5014	1.5397
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.2714	1.5014	1.5397
Falah Senior Citizens Account	Islamic Asaan Roshan Digital Saving Account	Monthly	1.2714	1.5014	1.5397
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.4127	1.2704	1.2098
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4480	1.5302	1.6222
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4833	1.5533	1.6387
	Falah Business Account - 1 To 999.99 K	Monthly	1.2714	1.2127	1.2098
	Falah Business Account - 1 M To 4.99 M	Monthly	1.2714	1.2127	1.2098
	Falah Business Account - 5 M To 9.99 M	Monthly	1.2714	1.2127	1.2098
	Falah Business Account - 10 M To 24.99 M	Monthly	1.2714	1.2127	1.2098
	Falah Business Account - 25 M To 49.99 M	Monthly	1.4127	1.2819	1.3033
	Falah Business Account - 50 M To 99.99 M	Monthly	1.4127	1.2819	1.3033
Falah Business Account	Falah Business Account - 100 M To 149.99 M	Monthly	1.4268	1.3743	1.3913
	Falah Business Account - 150 M To 199.99 M	Monthly	1.4268	1.3743	1.3913
	Falah Business Account - 200 M To 499.99 M	Monthly	1.4268	1.3743	1.3913
	Falah Business Account - 500 M & 999.99M	Monthly	1.4268	1.3743	1.3913
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.4268	1.3743	1.3913
	Falah Business Account - 2 Bn & Above	Monthly	1.4268	1.3743	1.3913
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage
	Falah Margin Accounts	Monthly	0.0042	0.0035	0.0033
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
nth TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.3420	1.1665	1.2208
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.3420	1.1665	1.2208
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.3420	1.1665	1.2208
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.3420	1.1665	1.2207
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.3420	1.1665	1.2207
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.3420	1.1665	1.2207

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

		Date			28-Oct-24
ISLAMIC DEPOSIT PRODUCTS			November 2024	October 2024	September 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Falah One Mo	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.3420	1.1665	1.2207
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.3420	1.1665	1.2207
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.3420	1.1665	1.2207
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.3420	1.1665	1.2207
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.3420	1.1665	1.2207
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.3420	1.1665	1.2207
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.3420	1.1665	1.2207
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.3420	1.1665	1.2207

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

ISLAMIC DEPOSIT PRODUCTS		Date			
		28-Oct-24			
			November 2024	October 2024	September 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	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2714	1.3397	1.3308
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2714	1.3397	1.3308
6 Months TDR	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2714	1.3397	1.3308
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.2714	1.4263	1.3858
1 Year TDR	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2714	1.4263	1.3858
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2714	1.4263	1.3858
	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4127	1.5129	1.5507
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4127	1.5129	1.5507
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4127	1.5129	1.5507
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4127	1.5130	1.5507
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4127	1.5129	1.5507
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4127	1.5129	1.5507
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4127	1.5130	1.5507
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4127	1.5130	1.5507
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4127	1.5130	1.5507
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4127	1.5130	1.5507
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4127	1.5130	1.5507
2 Years TDR	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.4127	1.5130	1.5507
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4127	1.5130	1.5507
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.4127	1.5130	1.5507
	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4268	1.1665	1.2208
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4268	1.1665	1.2208
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4268	1.1665	1.2208
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4268	1.1665	1.2207
3 Years TDR	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.4268	1.1665	1.2207
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4268	1.1665	1.2208
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4268	1.1665	1.2208
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4268	1.1665	1.2208
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4268	1.1665	1.2207
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	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4268	1.1665	1.2207

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		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	1.4268	1.1665	1.2207
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.4268	1.1665	1.2207
	Falah Term Deposit Certificates - 3 Years	Monthly	1.4268	1.1665	1.2098
	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4268	1.1665	1.2207

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		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	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.4268	1.1665	1.2207
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4268	1.1665	1.2208
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4268	1.1665	1.2208
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4268	1.1665	1.2208
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4268	1.1665	1.2207
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	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4268	1.1665	1.2207
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.4268	1.1665	1.2207
Falsh 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3773	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3773	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3773	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3773	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3773	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3773	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3774	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3774	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3774	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3774	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3774	1.5014	1.5397
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3774	1.5014	1.5397
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3774	1.5014	1.5397	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3774	1.5014	1.5397	
Falsh 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4127	1.1549	1.2098
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.4127	1.1549	1.2098
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.4127	1.1549	1.2098
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4127	1.1549	1.2097
Falsh 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.4127	1.1549	1.2098
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4127	1.1549	1.2097
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4127	1.1549	1.2097
Falsh 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4127	1.1549	1.2098
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.4127	1.1549	1.2098
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.4127	1.1549	1.2098
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4127	1.1549	1.2098
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4127	1.1549	1.2098
	TDR Falah 5Y Mahana Munafa - Tierwise 20 M To 49.99 M	Monthly	1.4127	1.1549	1.2098

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for November **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:

ISLAMIC DEPOSIT PRODUCTS		Date		
		28-Oct-24		
		November 2024	October 2024	September 2024
		PROFIT SHARING RATIO		
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%
Falah 5 Years Maha	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4127	1.1549
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4127	1.1838
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4127	1.1838
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4127	1.1838
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4127	1.1838
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4127	1.1838
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4127	1.1838
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4127	1.1838
Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2714	1.2993
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2714	1.2993
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2714	1.2993
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2714	1.2993
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2714	1.2993
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2714	1.2993

Bank Alfalah Limited
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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ISLAMIC DEPOSIT PRODUCTS		Date			
		28-Oct-24			
			November 2024	October 2024	September 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3)	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2714	1.2993	1.3473
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2714	1.3281	1.3748
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2714	1.3281	1.3748
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2714	1.3281	1.3748
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2714	1.3281	1.3748
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2714	1.3281	1.3748
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2714	1.3281	1.3748
1 Yr Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2714	1.3281	1.3748
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4268	1.5129	1.5507
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4268	1.5129	1.5507
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4268	1.5130	1.5507
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4268	1.5130	1.5507
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4268	1.5130	1.5507
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4268	1.5130	1.5507
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4268	1.5130	1.5507
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4127	1.5014	1.5397
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4127	1.5014	1.5397
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4127	1.5014	1.5397
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4127	1.5014	1.5397
Falal Senior Cit	AlFalal Senior Citizens TDR - 1Month - Maturity	Monthly	1.5539	1.5591	1.6497
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.5186	1.5476	1.6387
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.4833	1.5360	1.5947
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.4127	1.5245	1.5837
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.3844	1.4956	1.5672
	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.5539	1.5591	1.6497
Alfa Term Dep	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.5186	1.5476	1.6387
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.4833	1.5360	1.5947
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.4127	1.5245	1.5837
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.3844	1.4956	1.5672
	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.4945	0.4042	0.3850
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.3532	0.2887	0.2750
ILTFF	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2825	0.2310	0.2200
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.4945	0.4042	0.3850
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.3531	0.2887	0.2749
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2825	0.2310	0.2199
	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	0.7769	0.6351	0.6049
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.6358	0.5196	0.4950
ILTFF	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.5651	0.4620	0.4399
	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.7769	0.6351	0.6049
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.6358	0.5196	0.4950
	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.5651	0.4620	0.4400
	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	1.2007	0.9816	0.9348
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	1.0596	0.8661	0.8249
ILTFF	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	0.9889	0.8084	0.7699
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	1.2007	0.9816	0.9348
	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	1.0596	0.8661	0.8249
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	0.9889	0.8084	0.7699
	SBP ILTFF - Textile Sector - 3Years	Monthly	2.4721	2.0210	1.9246
	SBP ILTFF - Textile Sector - 5Years	Monthly	2.3310	1.9055	1.8147
ILTFF	SBP ILTFF - Textile Sector - 10Years	Monthly	2.2603	1.8479	1.7597
	SBP ILTFF - Non Textile Sector - 3years	Monthly	2.4721	2.0210	1.9246
	SBP ILTFF - Non Textile Sector - 5years	Monthly	2.3310	1.9055	1.8147
	SBP ILTFF - Non Textile Sector - 10years	Monthly	2.2603	1.8479	1.7597
	SBP Borrowing IFRE Corp C-I	Monthly	0.4238	0.3465	0.3299
	SBP Borrowing Consumer C-II	Monthly	0.2825	0.2310	0.2200
IFRE	SBP Borrowing Corp C-II	Monthly	0.2825	0.2310	0.2200
	SBP Borrowing IFRE Corp C-III	Monthly	0.4238	0.3465	0.3299
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.4945	0.4042	0.3850
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.4591	0.3753	0.3574
	Islamic Financing Facility for Storage of Aariculture Produce Over 5 years and upto 7 years	Monthly	0.3531	0.2887	0.2749

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for November **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		
		28-Oct-24		
		November 2024	October 2024	September 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	0.2825	0.2310	0.2199
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2825	0.2310	0.2199
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1413	0.1155	0.1100
SBP Borrowing ISAAF	Monthly	0.1413	0.1155	0.1100
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0014	0.0012	0.0011
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1413	0.1155	0.1100
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2825	0.2310	0.2199
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0014	0.0011	0.0011