

Actual Returns (per annum) on Deposit Products

For the month of November, 2024

Alfalsh Musharaka (Savings Account)

Amount – PKR	November-24
1 and above	9.10%

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

Islamic Roshan Digital Saving Account PKR

Amount – PKR	November-24
1 and above	9.00%

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

Falah Business Account (Savings Account)

Amount – PKR	November-24
Up to 999,999	9.00%
1,000,000 to 4,999,999	9.00%
5,000,000 to 9,999,999	9.00%
10,000,000 to 24,999,999	9.00%
25,000,000 to 49,999,999	10.00%
50,000,000 to 99,999,999	10.00%
100,000,000 to 149,999,999	10.10%
150,000,000 to 199,999,999	10.10%
200,000,000 to 499,999,999	10.10%
500,000,000 to 999,999,999	10.10%
1,000,000,000 to 1,999,999,999	No Investor
2,000,000,000 & Above	10.10%

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

Alfalsh Islamic Recurring Value Deposit Account

Amount – PKR	November-24
1 and above	10.00%

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

Falah Senior Citizens Saving Account

Amount - PKR	November-24
Up to 9,999	10.00%
10,000 to 499,999	10.25%
500,000 n above	10.50%

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

Target Savings Deposit

Amount – PKR	November-24
1 and above	9.60%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	November-24
Up to 499,999	9.75%
500,000 & Above	10.10%

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

Khavaal Rakhna Account

Amount – PKR	November-24
1 and above	9.50%

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

Alfalsh Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	November-24
1 and above	9.00%

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

Alfalsh Asaan Remittance, Asaan Digital Remittance

Savings Account

Amount – PKR	November-24
1 and above	9.00%

Islamic HRA

Amount – PKR	November-24
1 and above	9.50%

Alfa Saving Islamic Account

Amount – PKR	November-24
Up to 9,999	9.50%
10,000 and above	9.50%

Falah Senior Citizens Term Deposit

Tenure	November-24
1 Month	11.00%
3 Months	10.75%
6 Months	10.50%
1 Year – Maturity	10.00%
1 Year – Monthly	9.80%

Alfalsh Islamic Collections Savings Account

Amount – PKR	November-24
1 and above	9.00%

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

Alfalsh Islamic Business Way

Amount – PKR	November-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 November, 2024

Falah Term Deposits – LCY

November-24

Profit Payment at Monthly

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			10.10%		
100k – 499,999	9.75%	10.00%		No Investor	10.00%
500k – 999,999	9.75%	10.00%		No Investor	10.00%
1M – 4,999,999	9.75%	10.00%		10.00%	10.00%
5M – 9,999,999	9.75%	No Investor		No Investor	10.00%
10M – 24,999,999	9.75%	No Investor		No Investor	10.00%
25M – 49,999,999	9.75%	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

November-24

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	10.00%	9.00%	9.00%	10.10%	10.00%
25M – 99,999,999	10.00%	9.00%	No Investor	10.10%	10.00%
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

November-24

Amount	November-24
1 Month – Rs. 500 n above	11.00%
3 Months – Rs. 500 n above	10.75%
6 Months – Rs. 500 n above	10.50%
1 Year Maturity Rs. 500 n above	10.00%
1 Year Mmthly Rs. 500 n above	9.80%

Amount – PKR	PKR	USD
1 and above	9.50%	No Investor

Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	November-24
1 and above	No Investor

Actual Returns (per annum) on Deposit Products

For the month of November, 2024

Foreign Currency Products:
November-24

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.50%	1.00%	1.00%

Falah Term Deposits – FCY

1 Month	3.00%	No Investor	No Investor
3 Months (0-999,999)	3.50%	2.50%	No Investor
3 Months (1m & Above)	No Investor	2.50%	No Investor
6 Months	4.00%	No Investor	No Investor
1 Year	5.00%	No Investor	No Investor

*Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

Alfalakh Islamic Profex Account FCY:
November-24

Amount	USD	GBP	EURO
Below 5,000	2.00%	1.00%	0.50%
5,000 – 9,999	2.50%	1.50%	0.50%
10,000 – 24,999	3.25%	2.00%	1.00%
25,000 – 99,999	3.25%	2.50%	1.00%
100,000 n above	3.25%	2.50%	1.00%

November-24
Islamic Roshan Digital Saving Account FCY:

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.50%	1.50%	0.50%	0.25%	0.17%	0.37%
10,000 – 49,999	1.50%	2.00%	1.00%	0.37%	0.25%	0.55%
50,000 – 99,999	2.00%	2.50%	1.00%	0.49%	0.33%	0.75%
100,000 n above	3.00%	2.50%	1.00%	0.61%	0.42%	0.93%

Islamic Asaan Roshan Digital Saving Account FCY:

USD	GBP	EURO	AED	SAR	CAD
1.50%	No Investor	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
November-24
Profit Payment at Maturity

Amount	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k – 499,999	9.50%	9.00%	9.00%	10.00%	10.10%	10.10%	10.10%
500k – 999,999	9.50%	No Investor	9.00%	10.00%	10.10%	10.10%	10.10%
1M – 4,999,999	9.50%	9.00%	9.00%	10.00%	10.10%	10.10%	10.10%
5M – 9,999,999	9.50%	No Investor	9.00%	No Investor	No Investor	No Investor	No Investor
10M – 24,999,999	9.50%	No Investor	No Investor	10.00%	No Investor	No Investor	No Investor
25M – 49,999,999	No Investor	No Investor	No Investor	10.00%	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

Business Way - FCY

Currency	November-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