

Actual Returns (per annum) on Deposit Products

For the month of January, 2025

Alfalsh Musharaka (Savings Account)

Amount – PKR	January-25
1 and above	9.00%

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

Islamic Roshan Digital Saving Account PKR

Amount – PKR	January-25
1 and above	9.00%

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

Falah Business Account (Savings Account)

Amount – PKR	January-25
Up to 999,999	6.43%
1,000,000 to 4,999,999	6.43%
5,000,000 to 9,999,999	6.43%
10,000,000 to 24,999,999	6.43%
25,000,000 to 49,999,999	6.86%
50,000,000 to 99,999,999	6.86%
100,000,000 to 149,999,999	6.86%
150,000,000 to 199,999,999	6.86%
200,000,000 to 499,999,999	6.86%
500,000,000 to 999,999,999	6.86%
1,000,000,000 to 1,999,999,999	6.86%
2,000,000,000 & Above	7.29%

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

Alfalsh Islamic Recurring Value Deposit Account

Amount – PKR	January-25
1 and above	9.00%

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

Falah Senior Citizens Saving Account

Amount - PKR	January-25
Up to 9,999	9.60%
10,000 to 499,999	9.60%
500,000 n above	9.60%

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

Target Savings Deposit

Amount – PKR	January-25
1 and above	9.00%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	January-25
Up to 499,999	9.60%
500,000 & Above	9.60%

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

Khavaal Rakhna Account

Amount – PKR	January-25
1 and above	9.00%

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

Alfalsh Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	January-25
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	January-25
1 and above	9.00%

Islamic HRA

Amount – PKR	January-25
1 and above	9.00%

Alfa Saving Islamic Account

Amount – PKR	January-25
Up to 9,999	9.00%
10,000 and above	9.00%

Falah Senior Citizens Term Deposit

Tenure	January-25
1 Month	8.49%
3 Months	8.15%
6 Months	7.93%
1 Year – Maturity	7.72%
1 Year – Monthly	7.72%

Alfalsh Islamic Collections Savings Account

Amount – PKR	January-25
1 and above	9.00%

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

Alfalsh Islamic Business Way

Amount – PKR	January-25
1 and above	0.03%

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

Actual Returns (per annum) on Deposit Products

For the month of January, 2025

Falah Term Deposits – LCY

January-25

Profit Payment at Monthly

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			7.29%		
100k – 499,999	6.95%	6.95%		No Investor	7.29%
500k – 999,999	6.95%	6.95%		No Investor	7.29%
1M – 4,999,999	6.95%	6.95%		7.29%	7.29%
5M – 9,999,999	6.95%	No Investor		No Investor	7.29%
10M – 24,999,999	6.95%	No Investor		No Investor	7.29%
25M – 49,999,999	6.95%	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

January-25

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	7.03%	6.60%	6.22%	7.07%	6.99%
25M – 99,999,999	7.03%	6.60%	No Investor	7.07%	6.99%
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

Amount	January-25
1 Month – Rs. 500 n above	8.49%
3 Months – Rs. 500 n above	8.15%
6 Months – Rs. 500 n above	7.93%
1 Year Maturity Rs. 500 n above	7.72%
1 Year Mmthly Rs. 500 n above	7.72%

Alfalah Islamic Freelancer Digital Savings Account

January-25

Amount – PKR	PKR	USD
1 and above	9.00%	No Investor

Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	January-25
1 and above	No Investor

Islamic Women Account PKR

Amount – PKR	January-25
1 and above	9.00%

Actual Returns (per annum) on Deposit Products

For the month of January, 2025

Foreign Currency Products:
January-25

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.50%	0.35%	0.68%

Falah Term Deposits – FCY

1 Month	3.00%	No Investor	No Investor
3 Months (0-999,999)	3.50%	0.86%	No Investor
3 Months (1m & Above)	No Investor	0.86%	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

Alfalsh Islamic Profex Account FCY:
January-25

Amount	USD	GBP	EURO
Below 5,000	2.00%	0.35%	0.34%
5,000 – 9,999	2.50%	0.52%	0.34%
10,000 – 24,999	3.25%	0.69%	0.68%
25,000 – 99,999	3.25%	0.87%	0.68%
100,000 n above	3.25%	0.86%	0.68%

January-25
Islamic Roshan Digital Saving Account FCY:

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.50%	0.52%	0.34%	0.20%	0.17%	0.41%
10,000 – 49,999	1.50%	0.69%	0.68%	0.30%	0.26%	0.61%
50,000 – 99,999	2.00%	0.86%	0.68%	0.40%	0.34%	0.81%
100,000 n above	3.00%	0.86%	0.68%	0.50%	0.43%	1.01%

Islamic Asaan Roshan Digital Saving Account FCY:

USD	GBP	EURO	AED	SAR	CAD
1.50%	0.52%	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
January-25
Profit Payment at Maturity

Amount	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k – 499,999	6.95%	6.43%	6.00%	7.07%	7.07%	7.29%	7.29%
500k – 999,999	6.95%	No Investor	6.00%	7.07%	No Investor	7.29%	7.29%
1M – 4,999,999	6.95%	6.43%	6.00%	7.07%	7.07%	7.29%	7.29%
5M – 9,999,999	6.95%	No Investor	6.00%	No Investor	No Investor	No Investor	No Investor
10M – 24,999,999	6.95%	No Investor	No Investor	7.07%	No Investor	No Investor	No Investor
25M – 49,999,999	No Investor	No Investor	No Investor	7.07%	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	January-25
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