

Actual Returns (per annum) on Deposit Products

For the month of July, 2025

Alfalsh Musharaka (Savings Account)

Amount – PKR	July-25
1 and above	7.55%

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

Islamic Roshan Digital Saving Account PKR

Amount – PKR	July-25
1 and above	7.55%

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

Falah Business Account (Savings Account)

Amount – PKR	July-25
Up to 999,999	6.14%
1,000,000 to 4,999,999	6.14%
5,000,000 to 9,999,999	6.14%
10,000,000 to 24,999,999	6.14%
25,000,000 to 49,999,999	6.14%
50,000,000 to 99,999,999	6.14%
100,000,000 to 149,999,999	6.61%
150,000,000 to 199,999,999	6.61%
200,000,000 to 499,999,999	6.61%
500,000,000 to 999,999,999	6.61%
1,000,000,000 to 1,999,999,999	6.61%
2,000,000,000 & Above	6.61%

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

Alfalsh Islamic Recurring Value Deposit Account

Amount – PKR	July-25
1 and above	7.55%

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

Falah Senior Citizens Saving Account

Amount - PKR	July-25
Up to 9,999	7.74%
10,000 to 499,999	7.74%
500,000 n above	7.74%

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

Target Savings Deposit

Amount – PKR	July-25
1 and above	7.55%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	July-25
Up to 499,999	7.74%
500,000 & Above	7.74%

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

Khavaal Rakhna Account

Amount – PKR	July-25
1 and above	7.55%

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

Alfalsh Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	July-25
1 and above	7.55%

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

Alfalsh Asaan Remittance, Asaan Digital Remittance

Savings Account

Amount – PKR	July-25
1 and above	7.55%

Islamic HRA

Amount – PKR	July-25
1 and above	7.55%

Alfa Saving Islamic Account

Amount – PKR	July-25
Up to 9,999	7.55%
10,000 and above	7.55%

Falah Senior Citizens Term Deposit

Tenure	July-25
1 Month	7.65%
3 Months	7.55%
6 Months	7.55%
1 Year – Maturity	7.32%
1 Year – Monthly	7.22%

Alfalsh Islamic Collections Savings Account

Amount – PKR	July-25
1 and above	7.55%

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

Alfalsh Islamic Business Way

Amount – PKR	July-25
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 July, 2025

Falah Term Deposits – LCY

July-25

Profit Payment at Monthly

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k – 25 M (Monthly Income Certificate)			7.08%		
100k – 499,999	6.61%	6.70%		No Investor	7.08%
500k – 999,999	6.61%	6.70%		No Investor	7.08%
1M – 4,999,999	6.61%	6.70%		7.08%	7.08%
5M – 9,999,999	6.61%	No Investor		No Investor	7.08%
10M – 24,999,999	6.61%	No Investor		No Investor	No Investor
25M – 49,999,999	6.61%	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

July-25

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	6.80%	6.70%	6.61%	6.84%	6.70%
25M – 99,999,999	6.80%	No Investor	No Investor	6.84%	6.70%
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	July-25
1 Month – Rs. 500 n above	7.65%
3 Months – Rs. 500 n above	7.55%
6 Months – Rs. 500 n above	7.55%
1 Year Maturity Rs. 500 n above	7.32%
1 Year Mmthly Rs. 500 n above	7.22%

Alfalah Islamic Freelancer Digital Savings Account

July-25

Amount – PKR	PKR	USD
1 and above	7.55%	No Investor

Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	July-25
1 and above	No Investor

Islamic Women Account PKR

Amount – PKR	July-25
1 and above	7.74%

Actual Returns (per annum) on Deposit Products

For the month of May For the month of July, 2025

Foreign Currency Products:
July-25

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.50%	0.73%	0.50%
Falah Term Deposits – FCY			
1 Month	3.00%	0.00%	No Investor
3 Months (0-999,999)	3.50%	1.82%	No Investor
3 Months (1m & Above)	No Investor	1.82%	No Investor
6 Months	4.00%	No Investor	No Investor
1 Year	4.75%	No Investor	No Investor

*Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

Alfalakh Islamic Profex Account FCY:
July-25

Amount	USD	GBP	EURO
Below 5,000	2.00%	0.73%	0.25%
5,000 – 9,999	2.50%	1.09%	0.25%
10,000 – 24,999	3.25%	1.46%	0.50%
25,000 – 99,999	3.25%	1.82%	0.50%
100,000 n above	3.25%	1.82%	0.50%

July-25
Islamic Roshan Digital Saving Account FCY:

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.50%	1.09%	0.25%	0.17%	0.33%	0.38%
10,000 – 49,999	1.50%	1.46%	0.50%	0.25%	0.50%	0.57%
50,000 – 99,999	2.00%	1.82%	0.50%	0.34%	0.67%	0.75%
100,000 n above	3.00%	1.82%	0.50%	0.42%	0.83%	0.94%

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
July-25
Profit Payment at Maturity

Amount	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k – 499,999	6.70%	6.61%	6.61%	6.84%	6.84%	7.08%	7.08%
500k – 999,999	6.70%	6.61%	6.61%	6.84%	No Investor	7.08%	7.08%
1M – 4,999,999	6.70%	6.61%	6.61%	6.84%	6.84%	7.08%	7.08%
5M – 9,999,999	6.70%	No Investor	6.61%	No Investor	No Investor	No Investor	No Investor
10M – 24,999,999	6.70%	6.61%	No Investor	6.84%	No Investor	No Investor	No Investor
25M – 49,999,999	6.70%	No Investor	No Investor	6.84%	No Investor	No Investor	No Investor
50M – 74,999,999	No Investor	0.0661	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	July-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