

## Actual Returns (per annum) on Deposit Products

For the month of December, 2025

**Alfalalah Musharaka (Savings Account)**

Amount – PKR	December-25
1 and above	7.05%

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

**Islamic Roshan Digital Saving Account PKR**

Amount – PKR	December-25
1 and above	7.05%

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

**Falah Business Account (Savings Account)**

Amount – PKR	December-25
Up to 999,999	5.84%
1,000,000 to 4,999,999	5.84%
5,000,000 to 9,999,999	5.84%
10,000,000 to 24,999,999	5.84%
25,000,000 to 49,999,999	5.84%
50,000,000 to 99,999,999	5.84%
100,000,000 to 149,999,999	6.35%
150,000,000 to 199,999,999	6.35%
200,000,000 to 499,999,999	6.35%
500,000,000 to 999,999,999	6.35%
1,000,000,000 to 1,999,999,999	No Investor
2,000,000,000 & Above	6.35%

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

**Alfalalah Islamic Recurring Value Deposit Account**

Amount – PKR	December-25
1 and above	7.05%

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

**Falah Senior Citizens Saving Account**

Amount - PKR	December-25
1 and above	7.30%

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

**Target Savings Deposit**

Amount – PKR	December-25
1 and above	7.05%

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

**Falah Mahana Amdani (Savings Account)**

Amount – PKR	December-25
1 and above	7.30%

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

**Khayaal Rakhna Account**

Amount – PKR	December-25
1 and above	7.15%

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

**Alfalalah Islamic Asaan Saving, Asaan Digital, Asaan**
**Women Digital Savings Account**

Amount – PKR	December-25
1 and above	7.05%

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

**Alfalalah Asaan Remittance, Asaan Digital Remittance**
**Savings Account**

Amount – PKR	December-25
1 and above	7.05%

**Islamic HRA**

Amount – PKR	December-25
1 and above	7.05%

**Alfa Saving Islamic Account**

Amount – PKR	December-25
Up to 9,999	No Investor
10,000 and above	7.05%

**Falah Senior Citizens Term Deposit**

Tenure	December-25
1 Month	7.30%
3 Months	7.20%
6 Months	7.20%
1 Year – Maturity	7.05%
1 Year – Monthly	6.95%

**Alfalalah Islamic Collections Savings Account**

Amount – PKR	December-25
1 and above	7.05%

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

**Alfalalah Islamic Business Way**

Amount – PKR	December-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 December, 2025

**Falah Term Deposits – LCY**
**December-25**
**Profit Payment at Monthly**

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			6.55%		
100k – 499,999	6.35%	6.35%		No Investor	6.75%
500k – 999,999	6.35%	6.35%		No Investor	6.75%
1M – 4,999,999	6.35%	6.35%		6.85%	6.75%
5M – 9,999,999	6.35%	No Investor		No Investor	6.75%
10M – 24,999,999	6.35%	No Investor		No Investor	No Investor
25M – 49,999,999	6.35%	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

**Alfalalah Islamic Premium Term Deposit – LCY**
**December-25**

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	6.65%	6.60%	6.60%	6.75%	6.65%
25M – 99,999,999	6.65%	6.60%	No Investor	6.75%	6.65%
100M – 199,999,999	No Investor				
200M – 299,999,999	No Investor				
300M & 499,999,999	No Investor				
500M & 999,999,999	No Investor				
1 B & Above	No Investor				

No Investor.: No deposits corresponding to these slabs

\* Profit Distribution at Maturity \*\* Monthly Profit Distribution

**Alfa Term Deposit Islamic**

Amount	December-25
1 Month – Rs. 500 n above	7.30%
3 Months – Rs. 500 n above	7.20%
6 Months – Rs. 500 n above	7.20%
1 Year Maturity Rs. 500 n above	7.05%
1 Year Mmthly Rs. 500 n above	6.95%

**Alfalalah Islamic Freelancer Digital Savings Account**
**December-25**

Amount – PKR	PKR	USD
1 and above	7.05%	No Investor

**Islamic Asaan Roshan Digital Saving Account PKR**

Amount – PKR	December-25
1 and above	No Investor

**Islamic Women Account PKR**

Amount – PKR	December-25
1 and above	7.30%

**Actual Returns (per annum) on Deposit Products**

For the month of Ma' For the month of December, 2025

**Foreign Currency Products:**
**December-25**

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.25%	0.95%	0.95%

**Falah Term Deposits – FCY**

1 Month	2.50%	No Investor	No Investor
3 Months (0-999,999)	3.00%	2.45%	No Investor
3 Months (1m & Above)	No Investor	2.45%	No Investor
6 Months	3.49%	No Investor	No Investor
1 Year	3.99%	No Investor	No Investor

\*Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

**Alfalah Islamic Profex Account FCY:**
**December-25**

Amount	USD	GBP	EURO
Below 5,000	1.00%	0.75%	0.25%
5,000 – 9,999	2.00%	1.25%	0.46%
10,000 – 24,999	2.75%	1.75%	0.55%
25,000 – 99,999	2.75%	2.25%	0.65%
100,000 n above	3.00%	2.25%	0.95%

**December-25**
**Islamic Roshan Digital Saving Account FCY:**

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.25%	1.25%	0.35%	0.19%	0.19%	0.43%
10,000 – 49,999	1.25%	1.65%	0.45%	0.28%	0.28%	0.60%
50,000 – 99,999	1.75%	2.10%	0.55%	0.38%	0.38%	0.80%
100,000 n above	2.75%	2.10%	0.65%	0.46%	0.47%	1.00%

**Islamic Asaan Roshan Digital Saving Account FCY:**

USD	GBP	EURO	AED	SAR	CAD
1.24%	0.52%	No Investor	No Investor	No Investor	No Investor
1.25%	No Investor				
1.75%	No Investor				
2.75%	No Investor				

**Falah Term Deposits – LCY**
**December-25**
**Profit Payment at Maturity**

Amount	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years
100k – 499,999	6.30%	6.30%	6.30%	6.45%	6.55%	6.65%	6.65%
500k – 999,999	6.30%	No Investor	6.30%	6.45%	No Investor	6.65%	6.65%
1M – 4,999,999	6.30%	6.30%	6.30%	6.45%	6.55%	6.65%	6.65%
5M – 9,999,999	6.30%	6.30%	6.30%	6.45%	No Investor	6.65%	No Investor
10M – 24,999,999	6.30%	6.30%	No Investor	6.45%	No Investor	No Investor	No Investor
25M – 49,999,999	No Investor	No Investor	No Investor	6.45%	No Investor	No Investor	No Investor
50M – 74,999,999	No Investor	0.063	No Investor				
75M – 99,999,999	No Investor						
100M – 149,999,999	0.0629	No Investor					
150M – 199,999,999	0.0629	No Investor	No Investor	No Investor	No Investor	0.0665	No Investor
200M – 499,999,999	No Investor						
500M & 999,999,999	No Investor						
1 B – 1.999999 B	No Investor						
2 B & Above	No Investor						

No Investor.: No deposits corresponding to these slabs