

Actual Returns (per annum) on Deposit Products

For the month of November, 2025

Alfalalah Musharaka (Savings Account)		Falah Mahana Amdani (Savings Account)			
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.26%	1 and above	8.55%		
<ul style="list-style-type: none"> ❖ Monthly Profit Distribution ❖ Profit Calculation on Monthly Average Balance 					
Islamic Roshan Digital Saving Account PKR					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.26%	1 and above	8.38%		
<ul style="list-style-type: none"> ❖ Profit Calculation on Monthly Average Balance ❖ Monthly Profit Distribution 					
Falah Business Account (Savings Account)					
Amount – PKR	November-25	Amount – PKR	November-25		
Up to 999,999	6.84%	1 and above	8.26%		
1,000,000 to 4,999,999	6.84%	<ul style="list-style-type: none"> ❖ Bi-annual Profit Distribution ❖ Profit Calculation on Monthly Average Balance 			
5,000,000 to 9,999,999	6.84%				
10,000,000 to 24,999,999	6.84%				
25,000,000 to 49,999,999	6.84%				
50,000,000 to 99,999,999	6.84%				
100,000,000 to 149,999,999	7.43%				
150,000,000 to 199,999,999	7.43%				
200,000,000 to 499,999,999	7.43%				
500,000,000 to 999,999,999	7.43%				
1,000,000,000 to 1,999,999,999	7.43%				
2,000,000,000 & Above	7.43%				
<ul style="list-style-type: none"> ❖ Profit Calculation on Daily Balance ❖ Monthly Profit Distribution 					
Alfalalah Islamic Recurring Value Deposit Account					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.26%	1 and above	8.26%		
<ul style="list-style-type: none"> ❖ Profit Calculation on Daily Balance ❖ Monthly Profit Distribution into checking account 					
Falah Senior Citizens Saving Account					
Amount - PKR	November-25	Amount – PKR	November-25		
1 and above	8.55%	1 and above	8.26%		
<ul style="list-style-type: none"> ❖ Profit Calculation on Daily Balance ❖ Monthly Profit Distribution 					
Target Savings Deposit					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.26%	1 and above	0.05%		
<ul style="list-style-type: none"> ❖ Profit Calculation on Daily Balance ❖ Monthly Profit Distribution into checking account 					
Falah Mahana Amdani (Savings Account)					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.55%	1 and above	8.26%		
<ul style="list-style-type: none"> ❖ Monthly Profit Distribution ❖ Profit Calculation on Monthly Average Balance 					
Khayaal Rakhna Account					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.38%	1 and above	8.26%		
<ul style="list-style-type: none"> ❖ Bi-annual Profit Distribution ❖ Profit Calculation on Monthly Average Balance 					
Alfalalah Islamic Asaan Saving, Asaan Digital, Asaan					
Women Digital Savings Account					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.26%	1 and above	8.26%		
<ul style="list-style-type: none"> ❖ Bi-annual Profit Distribution ❖ Profit Calculation on Monthly Average Balance 					
Alfalalah Asaan Remittance, Asaan Digital Remittance					
Savings Account					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.26%	1 and above	8.26%		
Islamic HRA					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.26%	1 and above	8.26%		
Alfa Saving Islamic Account					
Amount – PKR	November-25	Amount – PKR	November-25		
Up to 9,999	No Investor	10,000 and above	8.26%		
Falah Senior Citizens Term Deposit					
Tenure	November-25	Tenure	November-25		
1 Month	8.55%	1 Month	8.55%		
3 Months	8.43%	3 Months	8.43%		
6 Months	8.43%	6 Months	8.43%		
1 Year – Maturity	8.26%	1 Year – Maturity	8.26%		
1 Year – Monthly	8.14%	1 Year – Monthly	8.14%		
Alfalalah Islamic Collections Savings Account					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	8.26%	1 and above	8.26%		
<ul style="list-style-type: none"> ❖ Profit Calculation on Daily Balance ❖ Monthly Profit Distribution 					
Alfalalah Islamic Business Way					
Amount – PKR	November-25	Amount – PKR	November-25		
1 and above	0.05%	1 and above	0.05%		
<ul style="list-style-type: none"> ❖ Monthly Profit Distribution ❖ Profit Calculation on Monthly average Balance 					

Actual Returns (per annum) on Deposit Products

For the month of November, 2025

Falah Term Deposits – LCY						November-25
Amount	Profit Payment at Monthly					
	1 Year	2 Years	3 Years	4 Years	5 Years	
100k - 25 M (Monthly Income Certificate)			7.67%			
100k – 499,999	7.43%	7.43%		No Investor	7.90%	
500k – 999,999	7.43%	7.43%		No Investor	7.90%	
1M – 4,999,999	7.43%	7.43%		8.02%	7.90%	
5M – 9,999,999	7.43%	No Investor		No Investor	7.90%	
10M – 24,999,999	7.43%	No Investor		No Investor	No Investor	
25M – 49,999,999	7.43%	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						November-25
Amount	Tenor					
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**	
5M – 24,999,999	7.79%	7.73%	7.73%	7.90%	7.79%	
25M – 99,999,999	7.79%	7.73%	No Investor	7.90%	7.79%	
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	November-25
1 Month – Rs. 500 n above	8.55%
3 Months – Rs. 500 n above	8.43%
6 Months – Rs. 500 n above	8.43%
1 Year Maturity Rs. 500 n above	8.26%
1 Year Mmthly Rs. 500 n above	8.14%

Alfalalah Islamic Freelancer Digital Savings Account

Amount – PKR	PKR	USD
1 and above	8.26%	No Investor

Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	November-25
1 and above	No Investor

Islamic Women Account PKR

Amount – PKR	November-25
1 and above	8.55%

Actual Returns (per annum) on Deposit Products

For the month of Mawlid For the month of November, 2025

Foreign Currency Products:
November-25

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.25%	0.96%	0.94%

Falah Term Deposits – FCY

1 Month	2.49%	1.98%	No Investor
3 Months (0-999,999)	2.99%	2.49%	No Investor
3 Months (1m & Above)	No Investor	2.49%	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

Alfalalah Islamic Profex Account FCY:
November-25

Amount	USD	GBP	EURO
Below 5,000	1.00%	0.76%	0.45%
5,000 – 9,999	2.00%	1.27%	0.45%
10,000 – 24,999	2.74%	1.78%	0.94%
25,000 – 99,999	2.74%	2.28%	0.94%
100,000 & above	2.99%	2.28%	0.94%

November-25
Islamic Roshan Digital Saving Account FCY:

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.25%	1.27%	0.45%	0.23%	0.23%	0.39%
10,000 – 49,999	1.25%	1.68%	0.94%	0.34%	0.35%	0.58%
50,000 – 99,999	1.75%	2.13%	0.94%	0.45%	0.46%	0.77%
100,000 & above	2.74%	2.13%	0.94%	0.56%	0.58%	0.97%

Islamic Asaan Roshan Digital Saving Account FCY:

USD	GBP	EURO	AED	SAR	CAD
1.25%	0.52%	No Investor	No Investor	No Investor	No Investor
1.25%	No Investor				
1.75%	No Investor				
2.74%	No Investor				

Falah Term Deposits – LCY
Profit Payment at Maturity

Amount	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	Profit Payment at Maturity					
								7.37%	7.37%	7.37%	7.55%	7.67%	7.79%
100k – 499,999	7.37%	7.37%	7.37%	7.55%	7.67%	7.79%	7.79%						
500k – 999,999	7.37%	No Investor	7.37%	7.55%	No Investor	7.79%	7.79%						
1M – 4,999,999	7.37%	7.37%	7.37%	7.55%	7.67%	7.79%	7.79%						
5M – 9,999,999	7.37%	7.37%	7.37%	No Investor	No Investor	No Investor	No Investor						
10M – 24,999,999	7.37%	7.37%	No Investor	7.55%	No Investor	No Investor	No Investor						
25M – 49,999,999	No Investor	No Investor	No Investor	7.55%	No Investor	No Investor	No Investor						
50M – 74,999,999	No Investor	0.0737	No Investor										
75M – 99,999,999	No Investor												
100M – 149,999,999	No Investor	No Investor	No Investor	No Investor	0.0767	No Investor	No Investor						
150M – 199,999,999	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