

Actual Returns (per annum) on Deposit Products

For the month of November, 2025

Alfalsh Musharaka (Savings Account)

Amount – PKR	November-25
1 and above	8.26%

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

Islamic Roshan Digital Saving Account PKR

Amount – PKR	November-25
1 and above	8.26%

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

Falah Business Account (Savings Account)

Amount – PKR	November-25
Up to 999,999	6.84%
1,000,000 to 4,999,999	6.84%
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%

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

Alfalsh Islamic Recurring Value Deposit Account

Amount – PKR	November-25
1 and above	8.26%

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

Falah Senior Citizens Saving Account

Amount - PKR	November-25
1 and above	8.55%

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

Target Savings Deposit

Amount – PKR	November-25
1 and above	8.26%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	November-25
1 and above	8.55%

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

Khayaal Rakhna Account

Amount – PKR	November-25
1 and above	8.38%

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

Alfalsh Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	November-25
1 and above	8.26%

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

Alfalsh Asaan Remittance, Asaan Digital Remittance

Savings Account

Amount – PKR	November-25
1 and above	8.26%

Islamic HRA

Amount – PKR	November-25
1 and above	8.26%

Alfa Saving Islamic Account

Amount – PKR	November-25
Up to 9,999	No Investor
10,000 and above	8.26%

Falah Senior Citizens Term Deposit

Tenure	November-25
1 Month	8.55%
3 Months	8.43%
6 Months	8.43%
1 Year – Maturity	8.26%
1 Year – Monthly	8.14%

Alfalsh Islamic Collections Savings Account

Amount – PKR	November-25
1 and above	8.26%

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

Alfalsh Islamic Business Way

Amount – PKR	November-25
1 and above	0.05%

- ❖ 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

Profit Payment at Monthly

Amount	Tenor				
	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

Alfalah 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	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	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%

Alfalah Islamic Freelancer Digital Savings Account

November-25

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 Ma 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

Alfalakh 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 n 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 n 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	No Investor	No Investor	No Investor	No Investor
1.75%	No Investor	No Investor	No Investor	No Investor	No Investor
2.74%	No Investor	No Investor	No Investor	No Investor	No Investor

Falah Term Deposits – LCY

November-25

Profit Payment at Maturity

Amount	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
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	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	0.0767	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

No Investor.: No deposits corresponding to these slabs