

Actual Returns (per annum) on Deposit Products

For the month of October, 2025

Alfalah Musharaka (Savings Account)

Amount – PKR	October-25
1 and above	6.89%

- Monthly Profit Distribution
- Profit Calculation on Monthly Average Balance

Islamic Roshan Digital Saving Account PKR

Amount – PKR	October-25
1 and above	6.89%

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

Falah Business Account (Savings Account)

Amount – PKR	October-25
Up to 999,999	5.71%
1,000,000 to 4,999,999	5.71%
5,000,000 to 9,999,999	5.71%
10,000,000 to 24,999,999	5.71%
25,000,000 to 49,999,999	5.71%
50,000,000 to 99,999,999	5.71%
100,000,000 to 149,999,999	6.20%
150,000,000 to 199,999,999	6.20%
200,000,000 to 499,999,999	6.20%
500,000,000 to 999,999,999	6.20%
1,000,000,000 to 1,999,999,999	6.21%
2,000,000,000 & Above	6.20%

- Profit Calculation on Daily Balance
- Monthly Profit Distribution

Alfalah Islamic Recurring Value Deposit Account

Amount – PKR	October-25
1 and above	6.89%

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

Falah Senior Citizens Saving Account

Amount - PKR	October-25
Up to 9,999	7.29%
10,000 to 499,999	7.29%
500,000 n above	7.29%

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

Target Savings Deposit

Amount – PKR	October-25
1 and above	6.89%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	October-25
Up to 499,999	7.29%
500,000 & Above	7.29%

- Monthly Profit Distribution
- Profit Calculation on Monthly Average Balance

Khavaal Rakhna Account

Amount – PKR	October-25
1 and above	6.89%

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

Alfalah Islamic Asaan Saving, Asaan Digital, Asaan

Women Digital Savings Account

Amount – PKR	October-25
1 and above	6.89%

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

Alfalah Asaan Remittance, Asaan Digital Remittance

Savings Account

Amount – PKR	October-25
1 and above	6.89%

Islamic HRA

Amount – PKR	October-25
1 and above	6.89%

Alfa Saving Islamic Account

Amount – PKR	October-25
Up to 9,999	No Investor
10,000 and above	6.89%

Falah Senior Citizens Term Deposit

Tenure	October-25
1 Month	7.14%
3 Months	7.04%
6 Months	7.04%
1 Year – Maturity	6.89%
1 Year – Monthly	6.80%

Alfalah Islamic Collections Savings Account

Amount – PKR	October-25
1 and above	6.89%

- Profit Calculation on Daily Balance
- Monthly Profit Distribution

Alfalah Islamic Business Way

Amount – PKR	October-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 October, 2025

Falah Term Deposits – LCY October-25

Profit Payment at Monthly

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			6.60%		
100k – 499,999	6.44%	6.44%		No Investor	6.60%
500k - 999,999	6.44%	6.44%		No Investor	6.60%
1M – 4,999,999	6.44%	6.44%		6.70%	6.60%
5M - 9,999,999	6.44%	No Investor		No Investor	6.60%
10M - 24,999,999	6.44%	No Investor		No Investor	No Investor
25M - 49,999,999	6.44%	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

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Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M - 24,999,999	6.50%	6.45%	6.45%	6.60%	6.50%
25M - 99,999,999	6.50%	6.45%	No Investor	6.60%	6.50%
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

Alfa Term Deposit Islamic

Amount	October-25
1 Month – Rs. 500 n above	7.14%
3 Months – Rs. 500 n above	7.04%
6 Months – Rs. 500 n above	7.04%
1 Year Maturity Rs. 500 n above	6.89%
1 Year Mmthly Rs. 500 n above	6.80%

Alfalah Islamic Freelancer Digital Savings Account

Octo	ber-2

Amount – PKR	PKR	USD
1 and above	6.89%	No Investor

Islamic Asaan Roshan Digital Saving Account PKR

9 9	
Amount – PKR	October-25
1 and above	No Investor

Islamic Women Account PKR

Amount – PKR	October-25
1 and above	7.29%

^{*} Profit Distribution at Maturity ** Monthly Profit Distribution



Actual Returns (per annum) on Deposit Products

For the month of Mar For the month of October, 2025

Foreign Currency Products:

October-25

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.46%	0.58%	0.54%

Falah Term Deposits – FCY

1 Month	2.98%	0.00%	No Investor
3 Months (0-999,999)	3.48%	1.48%	No Investor
3 Months (1m & Above)	No Investor	1.48%	No Investor
6 Months	3.99%	No Investor	No Investor
1 Year	4.04%	No Investor	No Investor

^{*}Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

falah Islamic Profex Account FC	Octob	er-25	
Amount	USD	GBP	EURO
Below 5,000	1.97%	0.58%	0.25%
5,000 – 9,999	2.47%	0.00%	0.26%
10,000 – 24,999	3.23%	0.00%	0.54%
25,000 – 99,999	3.23%	1.48%	0.54%
100,000 n above	3.23%	1.48%	0.54%

October-25

Islamic Roshan Digital Saving Account FCY:	Islamic Asaan Roshan Digital Saving Account FCY:
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Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.46%	0.88%	0.25%	0.22%	0.33%	0.37%
10,000 – 49,999	1.46%	1.18%	0.54%	0.33%	0.50%	0.00%
50,000 – 99,999	1.97%	1.48%	0.54%	0.00%	0.00%	0.74%
100,000 n above	2.98%	1.48%	0.54%	0.55%	0.83%	0.93%

USD	GBP	EURO	AED	SAR	CAD
1.47%	0.52%	No Investor	No Investor	No Investor	No Investor
1.46%	No Investor	No Investor	No Investor	No Investor	No Investor
1.97%	No Investor	No Investor	No Investor	No Investor	No Investor
2.98%	No Investor	No Investor	No Investor	No Investor	No Investor

Falah Term Deposits – LCY

Profit Payment at Maturity

	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k – 499,999	6.40%	6.35%	6.35%	6.50%	6.50%	6.70%	6.70%
500k - 999,999	6.40%	No Investor	6.35%	6.50%	No Investor	6.70%	6.70%
1M – 4,999,999	6.40%	6.35%	6.35%	6.50%	6.50%	6.70%	6.70%
5M - 9,999,999	6.40%	6.35%	6.35%	No Investor	No Investor	No Investor	No Investor
10M - 24,999,999	6.40%	6.35%	No Investor	6.50%	No Investor	No Investor	No Investor
25M - 49,999,999	6.40%	No Investor	No Investor	6.50%	No Investor	No Investor	No Investor
50M - 74,999,999	No Investor	0.0635	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

October-25

Currency	October-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