

CERTIFICATES OF MUSHARIKA

Expected Profit Rates for the period from February 01, 2023 to March 31, 2023

CORPORATE DEPOSITORS

Deposit Amount	Tenure					
	Less than 5 Million	5 Million to less than 10 Million	10 Million to less than 20 Million	20 Million to less than 50 Million	50 Million to less than 100 Million	Greater than 100 Million
3 Months	14.55%	14.60%	14.65%	14.75%	14.85%	15.05%
6 months	14.85%	14.90%	14.95%	15.05%	15.15%	15.35%
1 Year - Monthly Profit	15.00%	15.05%	15.10%	15.20%	15.30%	15.50%
1 Year - Quarterly Profit	15.05%	15.10%	15.15%	15.25%	15.35%	15.55%
1 Year - Half Yearly Profit	15.10%	15.15%	15.20%	15.30%	15.40%	15.60%
1 - Year Profit on Maturity	15.25%	15.30%	15.35%	15.45%	15.55%	15.75%
2 - Years Monthly Profit	15.50%	15.55%	15.60%	15.70%	15.80%	16.00%
2 - Years Quarterly Profit	15.60%	15.65%	15.70%	15.80%	15.90%	16.10%
2 - Years Half Yearly Profit	15.65%	15.70%	15.75%	15.85%	15.95%	16.15%
2 Years - Yearly Profit	15.75%	15.80%	15.85%	15.95%	16.05%	16.25%
2 Years - Profit on Maturity	15.85%	15.90%	15.95%	16.05%	16.15%	16.35%
3 - Years Monthly Profit	15.70%	15.75%	15.80%	15.90%	16.00%	16.20%
3 - Years Quarterly Profit	15.80%	15.85%	15.90%	16.00%	16.10%	16.30%
3 - Years Half Yearly Profit	15.85%	15.90%	15.95%	16.05%	16.15%	16.35%
3 Years - Yearly Profit	15.95%	16.00%	16.05%	16.15%	16.25%	16.45%
3 Years - Profit on Maturity	16.05%	16.10%	16.15%	16.25%	16.35%	16.55%
4 - Years Monthly Profit	15.85%	15.90%	15.95%	16.05%	16.15%	16.35%

4 - Years Quarterly Profit	15.95%	16.00%	16.05%	16.15%	16.25%	16.45%
4 - Years Half Yearly Profit	16.00%	16.05%	16.10%	16.20%	16.30%	16.50%
4 Years - Yearly Profit	16.10%	16.15%	16.20%	16.30%	16.40%	16.60%
4 Years - Profit on Maturity	16.20%	16.25%	16.30%	16.40%	16.50%	16.70%
5 - Years Monthly Profit	16.00%	16.05%	16.10%	16.20%	16.30%	16.50%
5 - Years Quarterly Profit	16.10%	16.15%	16.20%	16.30%	16.40%	16.60%
5 - Years Half Yearly Profit	16.15%	16.20%	16.25%	16.35%	16.45%	16.65%
5 Years - Yearly Profit	16.25%	16.30%	16.35%	16.45%	16.55%	16.75%
5 Years - Profit on Maturity	16.35%	16.40%	16.45%	16.55%	16.65%	16.85%

INDIVIDUAL DEPOSITORS						
Tenure	Less than 5 Million	5 Million to less than 10 Million	10 Million to less than 20 Million	20 Million to less than 50 Million	50 Million to less than 100 Million	Greater than 100 Million
3 Months	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%
6 months	11.50%	11.55%	11.60%	11.65%	11.70%	11.75%
1 Year - Monthly Profit	15.00%	15.05%	15.10%	15.20%	15.30%	15.50%
1 Year - Quarterly Profit	15.05%	15.10%	15.15%	15.25%	15.35%	15.55%
1 Year - Half Yearly Profit	15.10%	15.15%	15.20%	15.30%	15.40%	15.60%
1 - Year Profit on Maturity	15.25%	15.30%	15.35%	15.45%	15.55%	15.75%
2 - Years Monthly Profit	15.50%	15.55%	15.60%	15.70%	15.80%	16.00%
2 - Years Quarterly Profit	15.60%	15.65%	15.70%	15.80%	15.90%	16.10%
2 - Years Half Yearly Profit	15.65%	15.70%	15.75%	15.85%	15.95%	16.15%
2 Years - Yearly Profit	15.75%	15.80%	15.85%	15.95%	16.05%	16.25%

2 Years - Profit on Maturity	15.85%	15.90%	15.95%	16.05%	16.15%	16.35%
3 - Years Monthly Profit	15.70%	15.75%	15.80%	15.90%	16.00%	16.20%
3 - Years Quarterly Profit	15.80%	15.85%	15.90%	16.00%	16.10%	16.30%
3 - Years Half Yearly Profit	15.85%	15.90%	15.95%	16.05%	16.15%	16.35%
3 Years - Yearly Profit	15.95%	16.00%	16.05%	16.15%	16.25%	16.45%
3 Years - Profit on Maturity	16.05%	16.10%	16.15%	16.25%	16.35%	16.55%
4 - Years Monthly Profit	15.85%	15.90%	15.95%	16.05%	16.15%	16.35%
4 - Years Quarterly Profit	15.95%	16.00%	16.05%	16.15%	16.25%	16.45%
4 - Years Half Yearly Profit	16.00%	16.05%	16.10%	16.20%	16.30%	16.50%
4 Years - Yearly Profit	16.10%	16.15%	16.20%	16.30%	16.40%	16.60%
4 Years - Profit on Maturity	16.20%	16.25%	16.30%	16.40%	16.50%	16.70%
5 - Years Monthly Profit	16.00%	16.05%	16.10%	16.20%	16.30%	16.50%
5 - Years Quarterly Profit	16.10%	16.15%	16.20%	16.30%	16.40%	16.60%
5 - Years Half Yearly Profit	16.15%	16.20%	16.25%	16.35%	16.45%	16.65%
5 Years - Yearly Profit	16.25%	16.30%	16.35%	16.45%	16.55%	16.75%
5 Years - Profit on Maturity	16.35%	16.40%	16.45%	16.55%	16.65%	16.85%

CERTIFICATES OF MUSHARIKA

Weightages for the period from February 01, 2023 to March 31, 2023

CORPORATE DEPOSITORS

Deposit Amount

Tenure

**Less than
5 Million**

**5 Million
to less
than 10
Million**

**10 Million
to less
than 20
Million**

**20 Million
to less
than 50
Million**

**50 Million
to less
than 100
Million**

**Greater
than 100
Million**

3 Months	0.864	0.867	0.869	0.875	0.881	0.893
6 months	0.881	0.884	0.887	0.893	0.899	0.911
1 Year - Monthly Profit	0.890	0.893	0.896	0.902	0.908	0.920
1 Year - Quarterly Profit	0.893	0.896	0.899	0.905	0.911	0.923
1 Year - Half Yearly Profit	0.896	0.899	0.902	0.908	0.914	0.926
1 - Year Profit on Maturity	0.905	0.908	0.911	0.917	0.923	0.935
2 - Years Monthly Profit	0.920	0.923	0.926	0.932	0.938	0.950
2 - Years Quarterly Profit	0.926	0.929	0.932	0.938	0.944	0.956
2 - Years Half Yearly Profit	0.929	0.932	0.935	0.941	0.947	0.959
2 Years - Yearly Profit	0.935	0.938	0.941	0.947	0.953	0.964
2 Years - Profit on Maturity	0.941	0.944	0.947	0.953	0.959	0.970
3 - Years Monthly Profit	0.932	0.935	0.938	0.944	0.950	0.961
3 - Years Quarterly Profit	0.938	0.941	0.944	0.950	0.956	0.967
3 - Years Half Yearly Profit	0.941	0.944	0.947	0.953	0.959	0.970
3 Years - Yearly Profit	0.947	0.950	0.953	0.959	0.964	0.976
3 Years - Profit on Maturity	0.953	0.956	0.959	0.964	0.970	0.982
4 - Years Monthly Profit	0.941	0.944	0.947	0.953	0.959	0.970
4 - Years Quarterly Profit	0.947	0.950	0.953	0.959	0.964	0.976
4 - Years Half Yearly Profit	0.950	0.953	0.956	0.961	0.967	0.979
4 Years - Yearly Profit	0.956	0.959	0.961	0.967	0.973	0.985
4 Years - Profit on Maturity	0.961	0.964	0.967	0.973	0.979	0.991
5 - Years Monthly Profit	0.950	0.953	0.956	0.961	0.967	0.979

5 - Years Quarterly Profit	0.956	0.959	0.961	0.967	0.973	0.985
5 - Years Half Yearly Profit	0.959	0.961	0.964	0.970	0.976	0.988
5 Years - Yearly Profit	0.964	0.967	0.970	0.976	0.982	0.994
5 Years - Profit on Maturity	0.970	0.973	0.976	0.982	0.988	1.000

INDIVIDUAL DEPOSITORS

Tenure	Less than 5 Million	5 Million to less than 10 Million	10 Million to less than 20 Million	20 Million to less than 50 Million	50 Million to less than 100 Million	Greater than 100 Million
3 Months	0.564	0.567	0.570	0.573	0.576	0.579
6 months	0.683	0.686	0.688	0.691	0.694	0.697
1 Year - Monthly Profit	0.890	0.893	0.896	0.902	0.908	0.920
1 Year - Quarterly Profit	0.893	0.896	0.899	0.905	0.911	0.923
1 Year - Half Yearly Profit	0.896	0.899	0.902	0.908	0.914	0.926
1 - Year Profit on Maturity	0.905	0.908	0.911	0.917	0.923	0.935
2 - Years Monthly Profit	0.920	0.923	0.926	0.932	0.938	0.950
2 - Years Quarterly Profit	0.926	0.929	0.932	0.938	0.944	0.956
2 - Years Half Yearly Profit	0.929	0.932	0.935	0.941	0.947	0.959
2 Years - Yearly Profit	0.935	0.938	0.941	0.947	0.953	0.964
2 Years - Profit on Maturity	0.941	0.944	0.947	0.953	0.959	0.970
3 - Years Monthly Profit	0.932	0.935	0.938	0.944	0.950	0.961
3 - Years Quarterly Profit	0.938	0.941	0.944	0.950	0.956	0.967
3 - Years Half Yearly Profit	0.941	0.944	0.947	0.953	0.959	0.970
3 Years - Yearly Profit	0.947	0.950	0.953	0.959	0.964	0.976
3 Years - Profit on Maturity	0.953	0.956	0.959	0.964	0.970	0.982

4 - Years Monthly Profit	0.941	0.944	0.947	0.953	0.959	0.970
4 - Years Quarterly Profit	0.947	0.950	0.953	0.959	0.964	0.976
4 - Years Half Yearly Profit	0.950	0.953	0.956	0.961	0.967	0.979
4 Years - Yearly Profit	0.956	0.959	0.961	0.967	0.973	0.985
4 Years - Profit on Maturity	0.961	0.964	0.967	0.973	0.979	0.991
5 - Years Monthly Profit	0.950	0.953	0.956	0.961	0.967	0.979
5 - Years Quarterly Profit	0.956	0.959	0.961	0.967	0.973	0.985
5 - Years Half Yearly Profit	0.959	0.961	0.964	0.970	0.976	0.988
5 Years - Yearly Profit	0.964	0.967	0.970	0.976	0.982	0.994
5 Years - Profit on Maturity	0.970	0.973	0.976	0.982	0.988	1.000

Profit sharing ratio between OLPM & CoM holders will be 75:25 respectively