

CERTIFICATES OF MUSHARIKA

Expected Profit Rates for the period from April 01, 2023 to June 30, 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	17.00%	17.05%	17.10%	17.20%	17.30%	17.50%
1 Year - Quarterly Profit	17.05%	17.10%	17.15%	17.25%	17.35%	17.55%
1 Year - Half Yearly Profit	17.10%	17.15%	17.20%	17.30%	17.40%	17.60%
1 - Year Profit on Maturity	17.25%	17.30%	17.35%	17.45%	17.55%	17.75%
2 - Years Monthly Profit	17.50%	17.55%	17.60%	17.70%	17.80%	18.00%
2 - Years Quarterly Profit	17.60%	17.65%	17.70%	17.80%	17.90%	18.10%
2 - Years Half Yearly Profit	17.65%	17.70%	17.75%	17.85%	17.95%	18.15%
2 Years - Yearly Profit	17.75%	17.80%	17.85%	17.95%	18.05%	18.25%
2 Years - Profit on Maturity	17.85%	17.90%	17.95%	18.05%	18.15%	18.35%
3 - Years Monthly Profit	17.70%	17.75%	17.80%	17.90%	18.00%	18.20%
3 - Years Quarterly Profit	17.80%	17.85%	17.90%	18.00%	18.10%	18.30%
3 - Years Half Yearly Profit	17.85%	17.90%	17.95%	18.05%	18.15%	18.35%
3 Years - Yearly Profit	17.95%	18.00%	18.05%	18.15%	18.25%	18.45%
3 Years - Profit on Maturity	18.05%	18.10%	18.15%	18.25%	18.35%	18.55%
4 - Years Monthly Profit	17.85%	17.90%	17.95%	18.05%	18.15%	18.35%

4 - Years Quarterly Profit	17.95%	18.00%	18.05%	18.15%	18.25%	18.45%
4 - Years Half Yearly Profit	18.00%	18.05%	18.10%	18.20%	18.30%	18.50%
4 Years - Yearly Profit	18.10%	18.15%	18.20%	18.30%	18.40%	18.60%
4 Years - Profit on Maturity	18.20%	18.25%	18.30%	18.40%	18.50%	18.70%
5 - Years Monthly Profit	18.00%	18.05%	18.10%	18.20%	18.30%	18.50%
5 - Years Quarterly Profit	18.10%	18.15%	18.20%	18.30%	18.40%	18.60%
5 - Years Half Yearly Profit	18.15%	18.20%	18.25%	18.35%	18.45%	18.65%
5 Years - Yearly Profit	18.25%	18.30%	18.35%	18.45%	18.55%	18.75%
5 Years - Profit on Maturity	18.35%	18.40%	18.45%	18.55%	18.65%	18.85%

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	17.00%	17.05%	17.10%	17.20%	17.30%	17.50%
1 Year - Quarterly Profit	17.05%	17.10%	17.15%	17.25%	17.35%	17.55%
1 Year - Half Yearly Profit	17.10%	17.15%	17.20%	17.30%	17.40%	17.60%
1 - Year Profit on Maturity	17.25%	17.30%	17.35%	17.45%	17.55%	17.75%
2 - Years Monthly Profit	17.50%	17.55%	17.60%	17.70%	17.80%	18.00%
2 - Years Quarterly Profit	17.60%	17.65%	17.70%	17.80%	17.90%	18.10%
2 - Years Half Yearly Profit	17.65%	17.70%	17.75%	17.85%	17.95%	18.15%
2 Years - Yearly Profit	17.75%	17.80%	17.85%	17.95%	18.05%	18.25%

2 Years - Profit on Maturity	17.85%	17.90%	17.95%	18.05%	18.15%	18.35%
3 - Years Monthly Profit	17.70%	17.75%	17.80%	17.90%	18.00%	18.20%
3 - Years Quarterly Profit	17.80%	17.85%	17.90%	18.00%	18.10%	18.30%
3 - Years Half Yearly Profit	17.85%	17.90%	17.95%	18.05%	18.15%	18.35%
3 Years - Yearly Profit	17.95%	18.00%	18.05%	18.15%	18.25%	18.45%
3 Years - Profit on Maturity	18.05%	18.10%	18.15%	18.25%	18.35%	18.55%
4 - Years Monthly Profit	17.85%	17.90%	17.95%	18.05%	18.15%	18.35%
4 - Years Quarterly Profit	17.95%	18.00%	18.05%	18.15%	18.25%	18.45%
4 - Years Half Yearly Profit	18.00%	18.05%	18.10%	18.20%	18.30%	18.50%
4 Years - Yearly Profit	18.10%	18.15%	18.20%	18.30%	18.40%	18.60%
4 Years - Profit on Maturity	18.20%	18.25%	18.30%	18.40%	18.50%	18.70%
5 - Years Monthly Profit	18.00%	18.05%	18.10%	18.20%	18.30%	18.50%
5 - Years Quarterly Profit	18.10%	18.15%	18.20%	18.30%	18.40%	18.60%
5 - Years Half Yearly Profit	18.15%	18.20%	18.25%	18.35%	18.45%	18.65%
5 Years - Yearly Profit	18.25%	18.30%	18.35%	18.45%	18.55%	18.75%
5 Years - Profit on Maturity	18.35%	18.40%	18.45%	18.55%	18.65%	18.85%

CERTIFICATES OF MUSHARIKA

Weightages for the period from April 01, 2023 to June 30, 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