

**CERTIFICATES OF MUSHARIKA**

Expected Profit Rates for the period from February 01, 2026 to February 28, 2026

**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
<b>3 Months</b>	8.05%	8.10%	8.15%	8.25%	8.35%	8.55%
<b>6 months</b>	8.35%	8.40%	8.45%	8.55%	8.65%	8.85%
<b>1 Year - Monthly Profit</b>	9.00%	9.05%	9.10%	9.20%	9.30%	9.50%
<b>1 Year - Quarterly Profit</b>	9.05%	9.10%	9.15%	9.25%	9.35%	9.55%
<b>1 Year - Half Yearly Profit</b>	9.10%	9.15%	9.20%	9.30%	9.40%	9.60%
<b>1 - Year Profit on Maturity</b>	9.25%	9.30%	9.35%	9.45%	9.55%	9.75%
<b>2 - Years Monthly Profit</b>	9.50%	9.55%	9.60%	9.70%	9.80%	10.00%
<b>2 - Years Quarterly Profit</b>	9.60%	9.65%	9.70%	9.80%	9.90%	10.10%
<b>2 - Years Half Yearly Profit</b>	9.65%	9.70%	9.75%	9.85%	9.95%	10.15%
<b>2 Years - Yearly Profit</b>	9.75%	9.80%	9.85%	9.95%	10.05%	10.25%
<b>2 Years - Profit on Maturity</b>	9.85%	9.90%	9.95%	10.05%	10.15%	10.35%
<b>3 - Years Monthly Profit</b>	9.70%	9.75%	9.80%	9.90%	10.00%	10.20%
<b>3 - Years Quarterly Profit</b>	9.80%	9.85%	9.90%	10.00%	10.10%	10.30%
<b>3 - Years Half Yearly Profit</b>	9.85%	9.90%	9.95%	10.05%	10.15%	10.35%
<b>3 Years - Yearly Profit</b>	9.95%	10.00%	10.05%	10.15%	10.25%	10.45%
<b>3 Years - Profit on Maturity</b>	10.05%	10.10%	10.15%	10.25%	10.35%	10.55%
<b>4 - Years Monthly Profit</b>	9.85%	9.90%	9.95%	10.05%	10.15%	10.35%
<b>4 - Years Quarterly Profit</b>	9.95%	10.00%	10.05%	10.15%	10.25%	10.45%

<b>4 - Years Half Yearly Profit</b>	10.00%	10.05%	10.10%	10.20%	10.30%	10.50%
<b>4 Years - Yearly Profit</b>	10.10%	10.15%	10.20%	10.30%	10.40%	10.60%
<b>4 Years - Profit on Maturity</b>	10.20%	10.25%	10.30%	10.40%	10.50%	10.70%
<b>5 - Years Monthly Profit</b>	10.00%	10.05%	10.10%	10.20%	10.30%	10.50%
<b>5 - Years Quarterly Profit</b>	10.10%	10.15%	10.20%	10.30%	10.40%	10.60%
<b>5 - Years Half Yearly Profit</b>	10.15%	10.20%	10.25%	10.35%	10.45%	10.65%
<b>5 Years - Yearly Profit</b>	10.25%	10.30%	10.35%	10.45%	10.55%	10.75%
<b>5 Years - Profit on Maturity</b>	10.35%	10.40%	10.45%	10.55%	10.65%	10.85%

<b>INDIVIDUAL DEPOSITORS</b>						
<b>Tenure</b>	<b>Less than 5 Million</b>	<b>5 Million to less than 10 Million</b>	<b>to less than 20 Million</b>	<b>to less than 50 Million</b>	<b>to less than 100 Million</b>	<b>Greater than 100 Million</b>
<b>3 Months</b>	3.00%	3.05%	3.10%	3.15%	3.20%	3.25%
<b>6 months</b>	5.00%	5.05%	5.10%	5.15%	5.20%	5.25%
<b>1 Year - Monthly Profit</b>	9.00%	9.05%	9.10%	9.20%	9.30%	9.50%
<b>1 Year - Quarterly Profit</b>	9.05%	9.10%	9.15%	9.25%	9.35%	9.55%
<b>1 Year - Half Yearly Profit</b>	9.10%	9.15%	9.20%	9.30%	9.40%	9.60%
<b>1 - Year Profit on Maturity</b>	9.25%	9.30%	9.35%	9.45%	9.55%	9.75%
<b>2 - Years Monthly Profit</b>	9.50%	9.55%	9.60%	9.70%	9.80%	10.00%
<b>2 - Years Quarterly Profit</b>	9.60%	9.65%	9.70%	9.80%	9.90%	10.10%
<b>2 - Years Half Yearly Profit</b>	9.65%	9.70%	9.75%	9.85%	9.95%	10.15%
<b>2 Years - Yearly Profit</b>	9.75%	9.80%	9.85%	9.95%	10.05%	10.25%
<b>2 Years - Profit on Maturity</b>	9.85%	9.90%	9.95%	10.05%	10.15%	10.35%
<b>3 - Years Monthly Profit</b>	9.70%	9.75%	9.80%	9.90%	10.00%	10.20%
<b>3 - Years Quarterly Profit</b>	9.80%	9.85%	9.90%	10.00%	10.10%	10.30%
<b>3 - Years Half Yearly Profit</b>	9.85%	9.90%	9.95%	10.05%	10.15%	10.35%
<b>3 Years - Yearly Profit</b>	9.95%	10.00%	10.05%	10.15%	10.25%	10.45%

<b>3 Years - Profit on Maturity</b>	10.05%	10.10%	10.15%	10.25%	10.35%	10.55%
<b>4 - Years Monthly Profit</b>	9.85%	9.90%	9.95%	10.05%	10.15%	10.35%
<b>4 - Years Quarterly Profit</b>	9.95%	10.00%	10.05%	10.15%	10.25%	10.45%
<b>4 - Years Half Yearly Profit</b>	10.00%	10.05%	10.10%	10.20%	10.30%	10.50%
<b>4 Years - Yearly Profit</b>	10.10%	10.15%	10.20%	10.30%	10.40%	10.60%
<b>4 Years - Profit on Maturity</b>	10.20%	10.25%	10.30%	10.40%	10.50%	10.70%
<b>5 - Years Monthly Profit</b>	10.00%	10.05%	10.10%	10.20%	10.30%	10.50%
<b>5 - Years Quarterly Profit</b>	10.10%	10.15%	10.20%	10.30%	10.40%	10.60%
<b>5 - Years Half Yearly Profit</b>	10.15%	10.20%	10.25%	10.35%	10.45%	10.65%
<b>5 Years - Yearly Profit</b>	10.25%	10.30%	10.35%	10.45%	10.55%	10.75%
<b>5 Years - Profit on Maturity</b>	10.35%	10.40%	10.45%	10.55%	10.65%	10.85%

### CERTIFICATES OF MUSHARIKA

Weightages for the period from February 01, 2026 to February 28, 2026

### CORPORATE DEPOSITORS

Deposit Amount	Tenure					
	Less than 5 Million	5 Million to less than 10 Million	to less than 20 Million	to less than 50 Million	to less than 100 Million	Greater than 100 Million
<b>3 Months</b>	0.742	0.747	0.751	0.760	0.770	0.788
<b>6 months</b>	0.770	0.774	0.779	0.788	0.797	0.816
<b>1 Year - Monthly Profit</b>	0.830	0.834	0.839	0.848	0.857	0.876
<b>1 Year - Quarterly Profit</b>	0.834	0.839	0.843	0.853	0.862	0.880
<b>1 Year - Half Yearly Profit</b>	0.839	0.843	0.848	0.857	0.866	0.885
<b>1 - Year Profit on Maturity</b>	0.853	0.857	0.862	0.871	0.880	0.899
<b>2 - Years Monthly Profit</b>	0.876	0.880	0.885	0.894	0.903	0.922
<b>2 - Years Quarterly Profit</b>	0.885	0.889	0.894	0.903	0.912	0.931
<b>2 - Years Half Yearly Profit</b>	0.889	0.894	0.899	0.908	0.917	0.935
<b>2 Years - Yearly Profit</b>	0.899	0.903	0.908	0.917	0.926	0.945

<b>2 Years - Profit on Maturity</b>	0.908	0.912	0.917	0.926	0.935	0.954
<b>3 - Years Monthly Profit</b>	0.894	0.899	0.903	0.912	0.922	0.940
<b>3 - Years Quarterly Profit</b>	0.903	0.908	0.912	0.922	0.931	0.949
<b>3 - Years Half Yearly Profit</b>	0.908	0.912	0.917	0.926	0.935	0.954
<b>3 Years - Yearly Profit</b>	0.917	0.922	0.926	0.935	0.945	0.963
<b>3 Years - Profit on Maturity</b>	0.926	0.931	0.935	0.945	0.954	0.972
<b>4 - Years Monthly Profit</b>	0.908	0.912	0.917	0.926	0.935	0.954
<b>4 - Years Quarterly Profit</b>	0.917	0.922	0.926	0.935	0.945	0.963
<b>4 - Years Half Yearly Profit</b>	0.922	0.926	0.931	0.940	0.949	0.968
<b>4 Years - Yearly Profit</b>	0.931	0.935	0.940	0.949	0.959	0.977
<b>4 Years - Profit on Maturity</b>	0.940	0.945	0.949	0.959	0.968	0.986
<b>5 - Years Monthly Profit</b>	0.922	0.926	0.931	0.940	0.949	0.968
<b>5 - Years Quarterly Profit</b>	0.931	0.935	0.940	0.949	0.959	0.977
<b>5 - Years Half Yearly Profit</b>	0.935	0.940	0.945	0.954	0.963	0.982
<b>5 Years - Yearly Profit</b>	0.945	0.949	0.954	0.963	0.972	0.991
<b>5 Years - Profit on Maturity</b>	0.954	0.959	0.963	0.972	0.982	1.000

<b>INDIVIDUAL DEPOSITORS</b>						
<b>Tenure</b>	<b>Less than 5 Million</b>	<b>5 Million to less than 10 Million</b>	<b>to less than 20 Million</b>	<b>to less than 50 Million</b>	<b>to less than 100 Million</b>	<b>Greater than 100 Million</b>
<b>3 Months</b>	0.277	0.281	0.286	0.290	0.295	0.300
<b>6 months</b>	0.461	0.465	0.470	0.475	0.479	0.484
<b>1 Year - Monthly Profit</b>	0.830	0.834	0.839	0.848	0.857	0.876
<b>1 Year - Quarterly Profit</b>	0.834	0.839	0.843	0.853	0.862	0.880
<b>1 Year - Half Yearly Profit</b>	0.839	0.843	0.848	0.857	0.866	0.885
<b>1 - Year Profit on Maturity</b>	0.853	0.857	0.862	0.871	0.880	0.899
<b>2 - Years Monthly Profit</b>	0.876	0.880	0.885	0.894	0.903	0.922

<b>2 - Years Quarterly Profit</b>	0.885	0.889	0.894	0.903	0.912	0.931
<b>2 - Years Half Yearly Profit</b>	0.889	0.894	0.899	0.908	0.917	0.935
<b>2 Years - Yearly Profit</b>	0.899	0.903	0.908	0.917	0.926	0.945
<b>2 Years - Profit on Maturity</b>	0.908	0.912	0.917	0.926	0.935	0.954
<b>3 - Years Monthly Profit</b>	0.894	0.899	0.903	0.912	0.922	0.940
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<b>5 Years - Profit on Maturity</b>	0.954	0.959	0.963	0.972	0.982	1.000

Profit sharing ratio between OLPM & CoM holders will be 50:50 respectively

Expected Profit Rates may be changed during the period.