CERTIFICATES OF MUSHARIKA

Expected Profit Rates for the period from November 01, 2026 to November 30, 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
3 Months	9.05%	9.10%	9.15%	9.25%	9.35%	9.55%
6 months	9.35%	9.40%	9.45%	9.55%	9.65%	9.85%
1 Year - Monthly Profit	10.00%	10.05%	10.10%	10.20%	10.30%	10.50%
1 Year - Quarterly Profit	10.05%	10.10%	10.15%	10.25%	10.35%	10.55%
1 Year - Half Yearly Profit	10.10%	10.15%	10.20%	10.30%	10.40%	10.60%
1 - Year Profit on Maturity	10.25%	10.30%	10.35%	10.45%	10.55%	10.75%
2 - Years Monthly Profit	10.50%	10.55%	10.60%	10.70%	10.80%	11.00%
2 - Years Quarterly Profit	10.60%	10.65%	10.70%	10.80%	10.90%	11.10%
2 - Years Half Yearly Profit	10.65%	10.70%	10.75%	10.85%	10.95%	11.15%
2 Years - Yearly Profit	10.75%	10.80%	10.85%	10.95%	11.05%	11.25%
2 Years - Profit on Maturity	10.85%	10.90%	10.95%	11.05%	11.15%	11.35%
3 - Years Monthly Profit	10.70%	10.75%	10.80%	10.90%	11.00%	11.20%
3 - Years Quarterly Profit	10.80%	10.85%	10.90%	11.00%	11.10%	11.30%
3 - Years Half Yearly Profit	10.85%	10.90%	10.95%	11.05%	11.15%	11.35%
3 Years - Yearly Profit	10.95%	11.00%	11.05%	11.15%	11.25%	11.45%
3 Years - Profit on Maturity	11.05%	11.10%	11.15%	11.25%	11.35%	11.55%
4 - Years Monthly Profit	10.85%	10.90%	10.95%	11.05%	11.15%	11.35%
4 - Years Quarterly Profit	10.95%	11.00%	11.05%	11.15%	11.25%	11.45%

4 - Years Half Yearly Profit	11.00%	11.05%	11.10%	11.20%	11.30%	11.50%
4 Years - Yearly Profit	11.10%	11.15%	11.20%	11.30%	11.40%	11.60%
4 Years - Profit on Maturity	11.20%	11.25%	11.30%	11.40%	11.50%	11.70%
5 - Years Monthly Profit	11.00%	11.05%	11.10%	11.20%	11.30%	11.50%
5 - Years Quarterly Profit	11.10%	11.15%	11.20%	11.30%	11.40%	11.60%
5 - Years Half Yearly Profit	11.15%	11.20%	11.25%	11.35%	11.45%	11.65%
5 Years - Yearly Profit	11.25%	11.30%	11.35%	11.45%	11.55%	11.75%
5 Years - Profit on Maturity	11.35%	11.40%	11.45%	11.55%	11.65%	11.85%

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	4.00%	4.05%	4.10%	4.15%	4.20%	4.25%
6 months	6.00%	6.05%	6.10%	6.15%	6.20%	6.25%
1 Year - Monthly Profit	10.00%	10.05%	10.10%	10.20%	10.30%	10.50%
1 Year - Quarterly Profit	10.05%	10.10%	10.15%	10.25%	10.35%	10.55%
1 Year - Half Yearly Profit	10.10%	10.15%	10.20%	10.30%	10.40%	10.60%
1 - Year Profit on Maturity	10.25%	10.30%	10.35%	10.45%	10.55%	10.75%
2 - Years Monthly Profit	10.50%	10.55%	10.60%	10.70%	10.80%	11.00%
2 - Years Quarterly Profit	10.60%	10.65%	10.70%	10.80%	10.90%	11.10%
2 - Years Half Yearly Profit	10.65%	10.70%	10.75%	10.85%	10.95%	11.15%
2 Years - Yearly Profit	10.75%	10.80%	10.85%	10.95%	11.05%	11.25%
2 Years - Profit on Maturity	10.85%	10.90%	10.95%	11.05%	11.15%	11.35%
3 - Years Monthly Profit	10.70%	10.75%	10.80%	10.90%	11.00%	11.20%
3 - Years Quarterly Profit	10.80%	10.85%	10.90%	11.00%	11.10%	11.30%
3 - Years Half Yearly Profit	10.85%	10.90%	10.95%	11.05%	11.15%	11.35%
3 Years - Yearly Profit	10.95%	11.00%	11.05%	11.15%	11.25%	11.45%

3 Years - Profit on Maturity	11.05%	11.10%	11.15%	11.25%	11.35%	11.55%
4 - Years Monthly Profit	10.85%	10.90%	10.95%	11.05%	11.15%	11.35%
4 - Years Quarterly Profit	10.95%	11.00%	11.05%	11.15%	11.25%	11.45%
4 - Years Half Yearly Profit	11.00%	11.05%	11.10%	11.20%	11.30%	11.50%
4 Years - Yearly Profit	11.10%	11.15%	11.20%	11.30%	11.40%	11.60%
4 Years - Profit on Maturity	11.20%	11.25%	11.30%	11.40%	11.50%	11.70%
5 - Years Monthly Profit	11.00%	11.05%	11.10%	11.20%	11.30%	11.50%
5 - Years Quarterly Profit	11.10%	11.15%	11.20%	11.30%	11.40%	11.60%
5 - Years Half Yearly Profit	11.15%	11.20%	11.25%	11.35%	11.45%	11.65%
5 Years - Yearly Profit	11.25%	11.30%	11.35%	11.45%	11.55%	11.75%
5 Years - Profit on Maturity	11.35%	11.40%	11.45%	11.55%	11.65%	11.85%

CERTIFICATES OF MUSHARIKA

Weightages for the period from November 01, 2026 to November 30, 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**
3 Months	0.764	0.768	0.772	0.781	0.789	0.806
6 months	0.789	0.793	0.798	0.806	0.814	0.831
1 Year - Monthly Profit	0.844	0.848	0.852	0.861	0.869	0.886
1 Year - Quarterly Profit	0.848	0.852	0.857	0.865	0.873	0.890
1 Year - Half Yearly Profit	0.852	0.857	0.861	0.869	0.878	0.895
1 - Year Profit on Maturity	0.865	0.869	0.873	0.882	0.890	0.907
2 - Years Monthly Profit	0.886	0.890	0.895	0.903	0.911	0.928
2 - Years Quarterly Profit	0.895	0.899	0.903	0.911	0.920	0.937
2 - Years Half Yearly Profit	0.899	0.903	0.907	0.916	0.924	0.941

2 Years - Yearly Profit	0.907	0.911	0.916	0.924	0.933	0.949
2 Years - Profit on Maturity	0.916	0.920	0.924	0.933	0.941	0.958
3 - Years Monthly Profit	0.903	0.907	0.911	0.920	0.928	0.945
3 - Years Quarterly Profit	0.911	0.916	0.920	0.928	0.937	0.954
3 - Years Half Yearly Profit	0.916	0.920	0.924	0.933	0.941	0.958
3 Years - Yearly Profit	0.924	0.928	0.933	0.941	0.949	0.966
3 Years - Profit on Maturity	0.933	0.937	0.941	0.949	0.958	0.975
4 - Years Monthly Profit	0.916	0.920	0.924	0.933	0.941	0.958
4 - Years Quarterly Profit	0.924	0.928	0.933	0.941	0.949	0.966
4 - Years Half Yearly Profit	0.928	0.933	0.937	0.945	0.954	0.970
4 Years - Yearly Profit	0.937	0.941	0.945	0.954	0.962	0.979
4 Years - Profit on Maturity	0.945	0.949	0.954	0.962	0.970	0.987
5 - Years Monthly Profit	0.928	0.933	0.937	0.945	0.954	0.970
5 - Years Quarterly Profit	0.937	0.941	0.945	0.954	0.962	0.979
5 - Years Half Yearly Profit	0.941	0.945	0.949	0.958	0.966	0.983
5 Years - Yearly Profit	0.949	0.954	0.958	0.966	0.975	0.992
5 Years - Profit on Maturity	0.958	0.962	0.966	0.975	0.983	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	0.338	0.342	0.346	0.350	0.354	0.359
6 months	0.506	0.511	0.515	0.519	0.523	0.527
1 Year - Monthly Profit	0.844	0.848	0.852	0.861	0.869	0.886
1 Year - Quarterly Profit	0.848	0.852	0.857	0.865	0.873	0.890
1 Year - Half Yearly Profit	0.852	0.857	0.861	0.869	0.878	0.895
1 - Year Profit on Maturity	0.865	0.869	0.873	0.882	0.890	0.907

2 - Years Monthly Profit	0.886	0.890	0.895	0.903	0.911	0.928
2 - Years Quarterly Profit	0.895	0.899	0.903	0.911	0.920	0.937
2 - Years Half Yearly Profit	0.899	0.903	0.907	0.916	0.924	0.941
2 Years - Yearly Profit	0.907	0.911	0.916	0.924	0.933	0.949
2 Years - Profit on Maturity	0.916	0.920	0.924	0.933	0.941	0.958
3 - Years Monthly Profit	0.903	0.907	0.911	0.920	0.928	0.945
3 - Years Quarterly Profit	0.911	0.916	0.920	0.928	0.937	0.954
3 - Years Half Yearly Profit	0.916	0.920	0.924	0.933	0.941	0.958
3 Years - Yearly Profit	0.924	0.928	0.933	0.941	0.949	0.966
3 Years - Profit on Maturity	0.933	0.937	0.941	0.949	0.958	0.975
4 - Years Monthly Profit	0.916	0.920	0.924	0.933	0.941	0.958
4 - Years Quarterly Profit	0.924	0.928	0.933	0.941	0.949	0.966
4 - Years Half Yearly Profit	0.928	0.933	0.937	0.945	0.954	0.970
4 Years - Yearly Profit	0.937	0.941	0.945	0.954	0.962	0.979
4 Years - Profit on Maturity	0.945	0.949	0.954	0.962	0.970	0.987
5 - Years Monthly Profit	0.928	0.933	0.937	0.945	0.954	0.970
5 - Years Quarterly Profit	0.937	0.941	0.945	0.954	0.962	0.979
5 - Years Half Yearly Profit	0.941	0.945	0.949	0.958	0.966	0.983
5 Years - Yearly Profit	0.949	0.954	0.958	0.966	0.975	0.992
5 Years - Profit on Maturity	0.958	0.962	0.966	0.975	0.983	1.000

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

Expected Profit Rates may be changed during the period.