

Certificate of Musharaka (COM)

Minimum Investment Tenure	3 Month
Maximum Investment Tenure	5 Years or 60 Months
Modaraba Management Company Fee	10 % of the total Profit
Profit-sharing ratio between Modaraba & COM holders	As per their investment ratio

Expected Profit Rate and Weightages – Certificate of Musharaka For the period Oct 1st 2026 to Dec 31st 2026

Investment Tenure	Weightages	Expected Rate of Return
3 to 6 Months	0.75	7.50%
1 Year	0.80	8.00%
2 Year	0.90	8.00%
3 Year	0.95	8.50%
4 & 5 Year	1.00	09.00%

Note: daily product or average daily balance shall be use for distribution of profit.

Approved By:

CEO



Disclaimer: "The Certificate of Musharakah (COM) of the Modaraba are subject to various risks including credit risk and liquidity risk. The prospective investors/customers are advised to conduct their own due diligence prior to investing in Certificate of Musharakah of the Modaraba".