

**U Microfinance Bank Limited - Islamic Banking**

**PROFIT SHARING RATIO & WEIGHTAGES**

**MUDARABAH BASED DEPOSIT FTM OF DECEMBER, 2023**

**Updated on Monday, November 27, 2023**

**PROFIT SHARING RATIO**

General Deposit Pool	Bank (Mudarib) Share	50%
	Customer (Rabb-ul-Maal) Share	50%

**WEIGHTAGES**

Products	Profit Payment Frequency / Tenure	Weightages
Ba-Aitnaad Bachat Account	1 Months	1.0835
	3 Months	1.1264
	6 Months	1.1705
	1 Year	1.7336
	2 Years	1.2380
Samar Islami Term Deposit (At Maturity)	3 Years	1.2380
	1 Year	1.6899
	2 Years	1.2160
Samar Islami Term Deposit (Monthly)	3 Years	1.2160

24/7 Call Centre 051-111-282-265

[www.ubank.com.pk](http://www.ubank.com.pk)

Pool Manager

Head Shari'ah Compliance-IMD

Shari'ah Advisor