



U Microfinance Bank Limited - Islamic Banking	PROFIT SHARING RATIO & WEIGHTAGES	
	MUDARABAH BASED DEPOSIT FTM OF JULY 2024	
	Updated on 25 JUNE, 2024	
PROFIT SHARING RATIO		
General Deposit Pool	Bank (Mudarib) Shar	e 45%
	Customer (Rabb-ul-Maal)	Share 55%
WEIGHTAGES		
Products	Profit Payment Frequency / Tenure	Weightages
Ba-Aitmaad Bachat Account	Monthly	1.0615
U Islamic Asaan Saving Account	Monthly	1.5173
Samar Islami Term Deposit (At Maturity)	1 Months	1.0832
	3 Months	1.1265
	6 Months	1.1707
	1 Year	1.6906
	2 Years	1.2383
	3 Years	1.2383
Samar Islami Term Deposit (Monthly)	1 Year	1.6464
	2 Years	1.2157
	3 Years	1.2157
24/7 Call Centre 051-111-282-265		
<u>www.ubank.com.pk</u>		

Pool Manager

Head Shari'ab Compliance-IMD

Shari'ah Advisor