



U Microfinance Bank Limited - Islamic Banking	PROFIT SHARING RATIO & WEIGHTAGES	
	MUDARABAH BASED DEPOSIT FTM OF JANUARY 2025	
	Updated on 26 DECEMBER, 2024	
PROFIT SHARING RATIO		
General Deposit Pool	Bank (Mudarib) Share	50%
	Customer (Rabb-ul-Maal) Sh	nare 50%
WEIGHTAGES		
Products	Profit Payment Frequency / Tenure	Weightages
Ba-Aitmaad Bachat Account	Monthly	0.9532
U Islamic Asaan Saving Account	Monthly	1.2131
U Islamic Noor Account (Rs 1/- to Rs 4,999/-)	Monthly	0.9532
U Islamic Noor Account (Rs 5,000/- to Rs 99,999/-)	Monthly	1.0398
U Islamic Noor Account (Rs 100,000/- and Above)	Monthly	1.1265
Samar Islami Term Deposit (At Maturity)	1 Months	0.9532
	3 Months	0.9748
	6 Months	0.9965
	1 Year	1.2998
	2 Years	0.9965
	3 Years	0.9965
Samar Islami Term Deposit (Monthly)	1 Year	1.2781
	2 Years	0.9748
	3 Years	0.9748
24/7 Call Centre 051-111-282-265		
www.ubank.com.pk		

Pool Manager

Head Shari'ah Compliance

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Shari'ah Advisor