

U Microfinance Bank Limited - Islamic Banking		PROFIT SHARING RATIO & WEIGHTAGES	
		MUDARABAH BASED DEPOSIT FTM OF MARCH 2025	
		Updated on 24 FEBRUARY, 2025	
PROFIT SHARING RATIO			
General Deposit Pool	Bank (Mudharib) Share	50%	
	Customer (Rabb-ul-Maal) Share	50%	
WEIGHTAGES			
Products	Profit Payment Frequency / Tenure	Weightages	
Ba-Aitmaad Bachat Account	Monthly	0.9532	
U Islamic Asaan Saving Account	Monthly	1.1871	
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	1.1005	
Samar Islami Term Deposit (At Maturity)	1 Months	0.9532	
	3 Months	0.9748	
	6 Months	0.9965	
	1 Year	1.2738	
	2 Years	0.9965	
Samar Islami Term Deposit (Monthly)	3 Years	0.9965	
	1 Year	1.2521	
	2 Years	0.9748	
	3 Years	0.9748	
24/7 Call Centre 051-111-282-265			
www.ubank.com.pk			

Shariah Audit & Compliance

Pool Manager

Head Shariah Compliance-IMD

Shariah Advisor



Newly Launched Deposit Product: Mufeed Account

U Microfinance Bank Limited - Islamic Banking

PROFIT SHARING RATIO & WEIGHTAGES

MUDARABAH BASED DEPOSIT FTM OF MARCH 2025

Updated on 12 MARCH, 2025

PROFIT SHARING RATIO

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

WEIGHTAGES

Products	Profit Payment Frequency / Tenure	Weightages
Mufeed Account	Monthly	0.0009

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Pool Manager

Head Shari'ah Compliance

Shari'ah Advisor