

U Microfinance Bank Limited - Islamic Banking		PROFIT SHARING RATIO & WEIGHTAGES	
		MUDARABAH BASED DEPOSIT FTM OF March 2026	
		Updated on 24 February, 2026	
PROFIT SHARING RATIO			
General Deposit Pool	Bank (Mudarib) Share	50%	
	Customer (Rabb-ul-Maal) Share	50%	
WEIGHTAGES			
Products	Profit Payment Frequency / Tenure	Weightages	
Ba-Aitmaad Bachat Account	Monthly	0.7350	
U Islamic Salary Transfer Account	Monthly	0.0008	
U Islamic Asaan Saving Account	Monthly	0.8858	
U Islamic Noor Account (Rs 1/- to Rs 4,999/-)	Monthly	0.8142	
U Islamic Noor Account (Rs 5,000/- to Rs 99,999/-)	Monthly	0.8542	
U Islamic Noor Account (Rs 100,000/- and Above)	Monthly	0.9342	
Samar Islami Term Deposit (On Monthly)	1 Year	0.9342	
	2 Years	0.9417	
	3 Years	0.9500	
Samar Islami Term Deposit (At Maturity)	1 Months	0.8142	
	3 Months	0.8342	
	6 Months	0.8542	
	1 Year	0.9417	
	2 Years	0.9500	
	3 Years	0.9542	
24/7 Call Centre 051-111-282-265			
www.ubank.com.pk			



Pool Manager



Head Shari'ah Compliance-IMD



Shari'ah Advisor