

U Microfinance Bank Limited - Islamic Banking

Pricing Structure of Financing Products with effect from July 01, 2023

The financing rates & processing fee on different financing products with effective from July 01, 2023, are given below. Bank can change the profit rates during the year. For updated rates, please contact nearest U Bank Islamic Banking Branch or visit U bank Website www.ubank.com.pk.

Products Name	Flat Rate	IRR	Processing Fees
Apna Karobar - Murabaha Financing (upto PKR 600K) - EMI	38.50%	64.86%	3.5% of financing amount + FED
Apna Karobar - Premium Murabaha Financing (upto PKR 3M) - EMI	36.00%	60.96%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
Apna Karobar - Premium Murabaha Financing (upto PKR 3M) - Half Yearly		46.39%	
Asaan Kashtkar - Salam Financing (upto PKR 600K) - Bullet	48.00%	48.00%	3.5% of financing amount + FED
Asaan Kashtkar - Premium Salam Financing (upto PKR 150k) - Bullet	36.00%	36.00%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
Asaan Kashtkar - Premium Salam Financing (upto PKR 500k) - Bullet	34.00%	34.00%	
Asaan Kashtkar - Premium Salam Financing (upto PKR 3M) - Bullet	32.00%	32.00%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
Naya Pakistan Housing Scheme - Makaan Asaan DM - 1st Five Years	5.00%	5.00%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
Naya Pakistan Housing Scheme - Makaan Asaan DM - 6 to 10 Years	7.00%	7.00%	
Naya Pakistan Housing Scheme - Makaan Asaan DM - 11 to 20 Years	1 Year Kibor + 7%	1 Year Kibor + 7%	
Makaan Asaan - Diminishing Musharakah Financing (DMF)	27.00%	46.60%	3.5% of financing amount or PKR 30,000+FED, whichever is lower
UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)	27.00%	46.60%	3.5% of financing amount or PKR 30,000+FED, whichever is lower
UBank Tractor - Diminishing Musharakah Financing (DMF)	36.00%	46.39%	3.5% of financing amount or PKR 30,000+FED, whichever is lower

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