

U Microfinance Bank Limited - Islamic Banking

The financing rates & processing fee on different financing products with effective from March, 28, 2024, 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 (40K-600K) - EMI | 38.50% | 64.86% | 3.5% of financing amount + FED |
| Apna Karobar - Premium Murabaha Financing (30K-3M) - EMI | 36.00% | 60.96% | 3.5% of financing amount or PKR 30,000 + FED, whichever is lower |
| Apna Karobar - Premium Murabaha Financing (30K-3M) - Half Yearly | 36.00% | 46.39% | |
| Apna Karobar - Premium Murabaha Financing 01 Month (30K-3M) - Bullet | 36.00% | 36.00% | |
| Apna Karobar - Premium Murabaha Financing-Agri Passbook- (30K-350K) - Bullet | 40.00% | 40.00% | |
| Apna Karobar - Premium Murabaha Financing-Agri Passbook-(350,001-3M) - Bullet | 36.00% | 36.00% | |
| Apna Karobar - Premium Murabaha Financing-Gold-(35K-350K) - Bullet | 36.00% | 36.00% | |
| Apna Karobar - Premium Murabaha Financing-Gold-(350,001-3M) - Bullet | 32.00% | 32.00% | |
| * Enaya Murabaha Financing (35K-350K) - EMI | 30.50% | 48.50% | 3.5% of financing amount + FED |
| Asaan Kashtkar - Salam Financing (40K-600K) - Bullet | 48.00% | 48.00% | 3.5% of financing amount + FED |
| Asaan Kashtkar - Premium Salam Financing (40K-150K) - Bullet | 36.00% | 36.00% | 3.5% of financing amount or PKR 30,000 + FED, whichever is lower |
| Asaan Kashtkar - Premium Salam Financing (150,001-500K) - Bullet | 34.00% | 34.00% | |
| Asaan Kashtkar - Premium Salam Financing (500,001-3M) - Bullet | 32.00% | 32.00% | |
| 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 |

* Product is under pilot phase and available for three years tenor only.

24/7 Call Centre 051-111-282-265