

U Microfinance Bank Limited - Islamic Banking

The financing rates & processing fee on different financing products with effective from May, 10, 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)	36.00%	36.00%	
Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-350K) - Bullet	40.00%	40.00%	
Apna Karobar - Premium Murabaha Financing- Agri Passbook,Mortgage, Vehicle & Tractor (350,001-3M) - Bullet	36.00%	36.00%	
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (35K-350K) - Bullet	36.00%	36.00%	
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral(350,001-3M) - Bullet	32.00%	32.00%	
Enaya Murabaha Financing (35K-350K) - (01 YEAR)EMI	30.50%	52.24%	3.5% of financing amount + FED
Enaya Murabaha Financing (35K-350K) - (03 YEAR)EMI	30.50%	48.50%	
Enaya Murabaha Financing (35K-350K) - (05 YEAR)EMI	30.50%	44.98%	
Asaan Kashtkar - Salam Financing (40K-600K) - Bullet	58.00%	58.00%	3.5% of financing amount + FED
Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (40K-150K) - Bullet	38.00%	38.00%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (150,001-500K) - Bullet	36.00%	36.00%	
Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (500,001-3M) - Bullet	34.00%	34.00%	
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (40K-150K) - Bullet	42.00%	42.00%	
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500K) - Bullet	40.00%	40.00%	
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3M) - Bullet	38.00%	38.00%	
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