

U Microfinance Bank Limited - Islamic Banking

The financing rates & processing fee on different financing products with effective from August, 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	41.50%	69.50%	4.5% of financing amount + FED
Apna Karobar - Murabaha Financing -Agri-(40K-600K) - Bullet	67.86%	67.86%	4.5% of financing amount + FED
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (30K-3M)- EMI	29.00%	49.84%	3.0% of financing amount or PKR 21,000 + FED, whichever is lower
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (30K-3M)- HFY	29.00%	37.59%	
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery 01 Month (30K-3M) - Bullet	39.00%	39.00%	3.0% of financing amount or Rs. 8,000 + FED whichever is lower.
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (35K-350K) - Bullet	38.00%	38.00%	
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral(350,001-3M) - Bullet	34.00%	34.00%	3.0% of financing amount or Rs. 21,000 + FED whichever is lower.
Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-3M) - EMI	39.00%	65.64%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower
Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-3M) - HFY	39.00%	50.14%	
Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor 01 Month(30K-3M) - Bullet	39.00%	39.00%	
Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-350K) - Bullet	43.00%	43.00%	
Apna Karobar - Premium Murabaha Financing- Agri Passbook,Mortgage, Vehicle & Tractor (350,001-3M) - Bullet	39.00%	39.00%	4.5% of financing amount + FED
Enaya Murabaha Financing (35K-350K) - (01 YEAR)EMI	33.50%	57.02%	
Enaya Murabaha Financing (35K-350K) - (03 YEAR)EMI	33.50%	52.55%	
Enaya Murabaha Financing (35K-350K) - (05 YEAR)EMI	33.50%	48.55%	4.5% of financing amount + FED
Asaan Kashtkar - Salam Financing (40K-600K) - Bullet	61.00%	61.00%	
Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (40K-150K) - Bullet	40.00%	40.00%	
Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (150,001-500K) - Bullet	38.00%	38.00%	
Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (500,001-3M) - Bullet	36.00%	36.00%	
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (40K-150K) - Bullet	45.00%	45.00%	
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500K) - Bullet	43.00%	43.00%	
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3M) - Bullet	41.00%	41.00%	
Makaan Asaan - Diminishing Musharakah Financing (DMF)	30.00%	51.44%	
UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)	30.00%	51.44%	