

U Microfinance Bank Limited - Islamic Banking

The financing rates & processing fee on different financing products with effective from October, 01, 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	35.00%	59.39%	4.5% of financing amount + FED
Apna Karobar - Murabaha Financing -Agri-(40K-600K) - Bullet	55.00%	55.00%	4.5% of financing amount + FED
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (30K-3M)- EMI	25.00%	43.34%	3.0% of financing amount or PKR 21,000 + FED, whichever is lower
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (30K-3M)- HFY	25.00%	32.52%	
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery 01 Month (30K-3M) - Bullet	35.00%	35.00%	
Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (35K-350K) - Bullet	35.00%	35.00%	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(350,001-3M) - Bullet	31.00%	31.00%	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	24.00%	41.70%	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	30.00%	38.85%	
Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor 01 Month(30K-3M) - Bullet	35.00%	35.00%	
Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-350K) - Bullet	40.00%	40.00%	4.5% of financing amount + FED
Apna Karobar - Premium Murabaha Financing- Agri Passbook,Mortgage, Vehicle & Tractor (350,001-3M) - Bullet	36.00%	36.00%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower
Enaya Murabaha Financing (35K-350K) - (01 YEAR)EMI	24.00%	41.40%	4.5% of financing amount + FED
Enaya Murabaha Financing (35K-350K) - (03 YEAR)EMI	24.00%	39.43%	
Enaya Murabaha Financing (35K-350K) - (05 YEAR)EMI	24.00%	36.82%	
Asaan Kashtkar - Salam Financing (40K-600K) - Bullet	61.00%	61.00%	4.5% of financing amount + FED
Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (40K-150K) - Bullet	45.00%	45.00%	3.0% of financing amount or Rs. 8,000 + FED whichever is lower.
Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (150,001-500K) - Bullet	42.00%	42.00%	3.0% of financing amount or Rs. 12,000 + FED whichever is lower.
Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (500,001-3M) - Bullet	43.00%	43.00%	3.0% of financing amount or Rs. 21,000 + FED whichever is lower.
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (40K-150K) - Bullet	50.00%	50.00%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500K) - Bullet	52.00%	52.00%	
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3M) - Bullet	45.00%	45.00%	
Makaan Asaan - Diminishing Musharakah Financing (DMF)	27.00%	46.60%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower
UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)	23.00%	31.53%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower