

U Microfinance Bank Limited - Islamic Banking

The financing rates & processing fee on different financing products with effective from January, 01, 2025, 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.

Sr No.	Products Name	Flat Rate	IRR	Processing Fees
1	Apna Karobar - Murabaha Financing (40K-600K) - EMI	35.00%	59.39%	4.5% of financing amount + FED
2	Apna Karobar - Murabaha Financing -Agri-(40K-600K) - Bullet	55.00%	55.00%	4.5% of financing amount + FED
3	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (30K-350K)- EMI	28.00%	48.22%	3% of financing amount or Rs. 8,000 + FED whichever is lower.
4	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (350K-500K)- EMI	27.00%	46.60%	3% of financing amount or PKR 12,000 + FED, whichever is lower
5	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (500K-01M)- EMI	25.00%	43.34%	3% of financing amount or PKR 12,000+FED, whichever is lower
6	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (01M-03M)- EMI	25.00%	43.34%	3% of financing amount or PKR 21,000 + FED whichever is lower
7	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (30K-01M)- HFY	27.00%	35.60%	3% of financing amount or PKR 12,000+FED, whichever is lower
8	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (01M-03M)- HFY	25.00%	32.52%	3% of financing amount or PKR 21,000 + FED whichever is lower
9	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery 01 Month (30K-3M) - Bullet	35.00%	35.00%	3% of financing amount or PKR 21,000 + FED whichever is lower
10	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (30K-350K) - Bullet	43.00%	43.00%	3% of financing amount or PKR 8,000+FED, whichever is lower
11	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral(35K-01M) - Bullet	42.00%	42.00%	3% of financing amount or PKR 12,000+FED, whichever is lower
12	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral(01M - 02M) - Bullet	40.00%	40.00%	3% of financing amount or PKR 17,000 + FED whichever is lower
13	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral(02M - 03M) - Bullet	39.00%	39.00%	3% of financing amount or PKR 21,000 + FED whichever is lower
14	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
15	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-3M) - HFY	30.00%	38.85%	
16	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor 01 Month(30K-3M) - Bullet	35.00%	35.00%	
17	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-350K) - Bullet	40.00%	40.00%	4.5% of financing amount + FED
18	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
19	Enaya Murabaha Financing (35K-350K) - (01 YEAR) JEMI	24.00%	41.40%	4.5% of financing amount + FED
20	Enaya Murabaha Financing (35K-350K) - (03 YEAR) JEMI	24.00%	39.43%	
21	Enaya Murabaha Financing (35K-350K) - (05 YEAR) JEMI	24.00%	36.82%	
22	Asaan Kashtkar - Salam Financing (40K-600K) - Bullet	61.00%	61.00%	
23	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (30K-350K) - Bullet	43.00%	43.00%	3% of financing amount or PKR 8,000+FED, whichever is lower
24	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (350,001-1M) - Bullet	43.00%	43.00%	3% of financing amount or PKR 12,000+FED, whichever is lower
25	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (01M-02M) - Bullet	40.00%	40.00%	3% of financing amount or PKR 17,000 + FED whichever is lower
26	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (02M-03M) - Bullet	39.00%	39.00%	3% of financing amount or PKR 21,000 + FED whichever is lower
27	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
28	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500K) - Bullet	52.00%	52.00%	
29	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3M) - Bullet	45.00%	45.00%	
30	Makaan Asaan - Diminishing Musharakah Financing (Plot+Cons)	27.00%	46.60%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower
31	Makaan Asaan - Diminishing Musharakah Financing (Cons)	27.00%	46.60%	
32	Makaan Asaan - Diminishing Musharakah Financing (Improv+Renov)	27.00%	46.60%	
33	Makaan Asaan - Diminishing Musharakah Financing (Purchase)	27.00%	46.60%	
34	UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)	23.00%	31.53%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
35	UBank Tractor- Diminishing Musharakah Financing (DMF)HFY	36.00%	46.39%	
36	UBank Tawfeeq Financing - Diminishing Musharakah	37.00%	62.52%	
37	UBank Solar Financing - Diminishing Musharakah (Home 50K-3M) EMI	29.50%	50.64%	
38	UBank Solar Financing - Diminishing Musharakah (Enterprise 50K-3M) EMI	29.50%	50.64%	
39	UBank Solar Financing - Diminishing Musharakah (Agri 35K-3M) HFY	29.50%	38.22%	